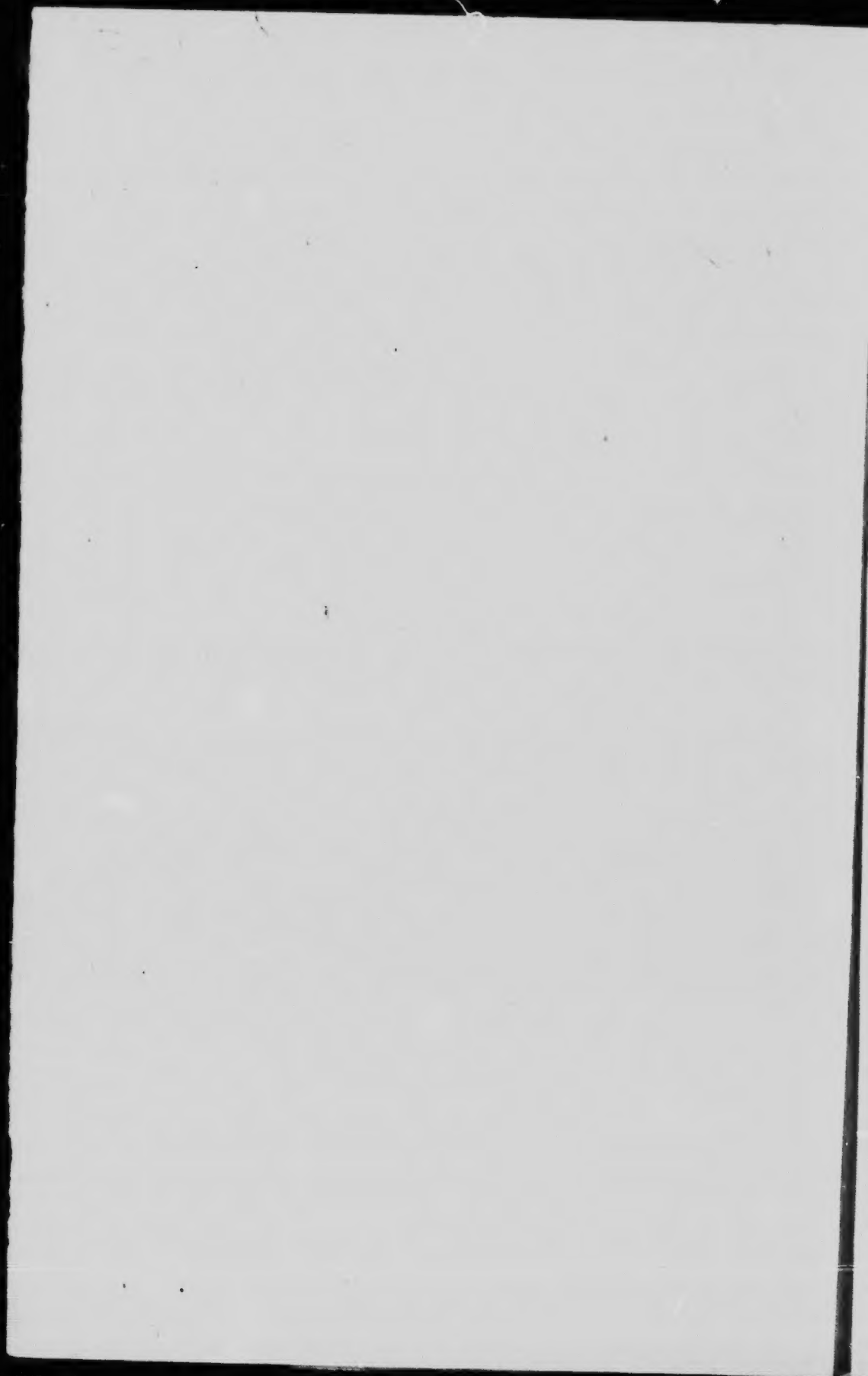


~~Carl Busckla, John P.~~



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BEHIND THE WICKET

SHORT STORIES RELATING TO LIFE IN THE
CANADIAN BANKS

BY
J. P. BUSCHLEN

Toronto :
WILLIAM BRIGGS
1914

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J. P. BUSCHLEN

Dedicated
TO
Bank-Boys

NOT FORGETTING
SEVERAL THOUSAND GIRLS

Introduction

THESE stories and sketches, written at various times since my banking days, are compiled for the purpose of supplying a demand created by my first book, "A Canadian Bankclerk."

Numerous inquiries by mail and otherwise have convinced me that the public is interested in life behind the bank wicket, and as the "Bankclerk" could not thoroughly cover his legitimate field, owing to the handicap of a continuous plot and argument, I thought it advisable to publish these loose writings, which are sketchy and comic rather than tragic.

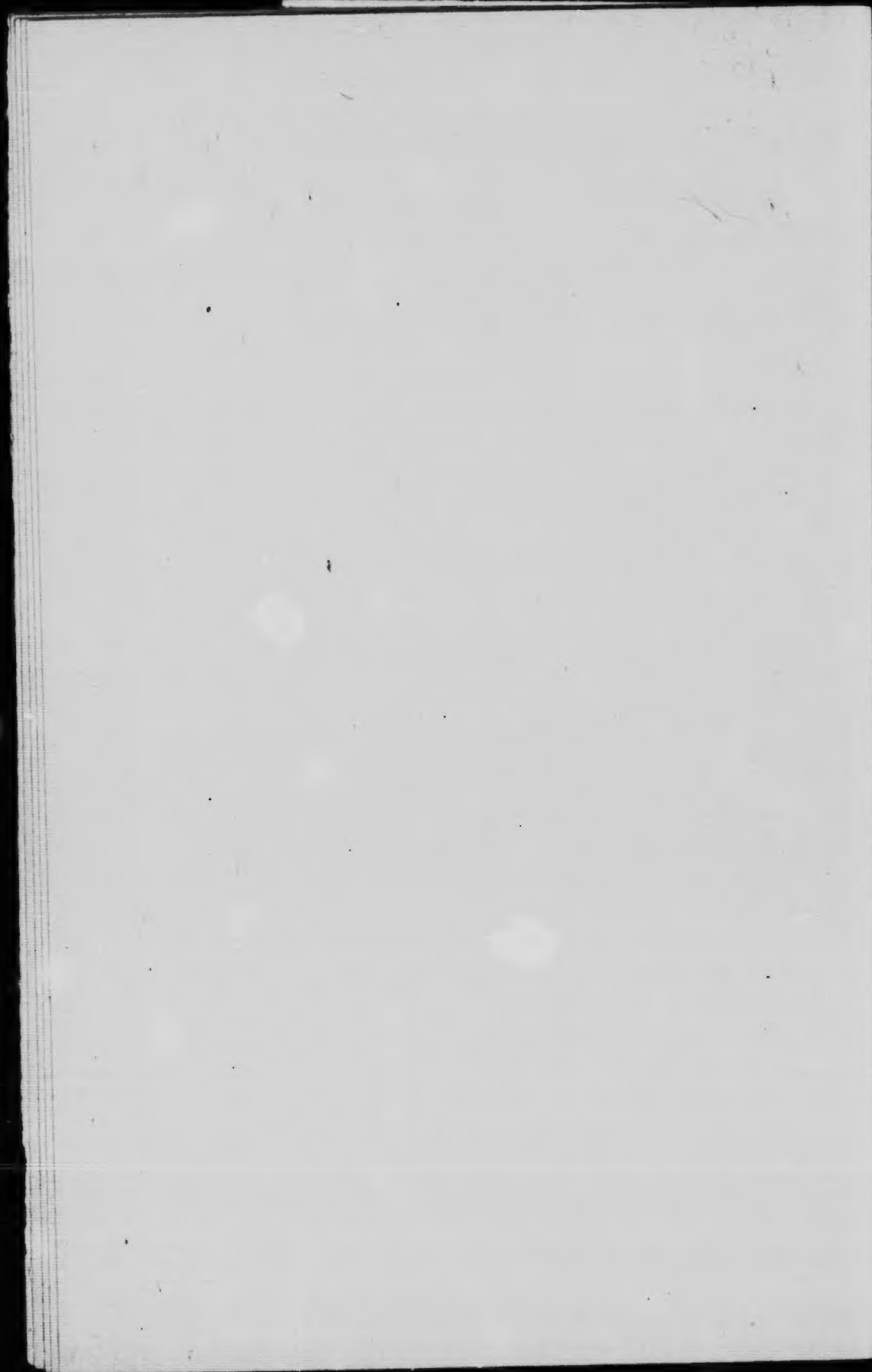
"A Canadian Bankclerk" almost earned for me the reputation of a tragedian. "He takes himself too seriously," it was said. Perhaps "Behind the Wicket" will do something toward removing this purple stain from my innocent name. I admit that it is a terrible, a disastrous mistake for a "writer" (who qualifies for the quotation marks anyway?) to take himself seriously.

What I would have the public realize is that bank-clerks and all other corporation employees need to have their interests safeguarded by public investigation and criticism. This is, perhaps, my best apology for introducing the bankclerk a second time. I have great faith in publicity—let it be “radical,” so long as it is truth-telling.

THE AUTHOR.

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Behind the Wicket

ONE night, when I was with the bank,
My head grew heavy, nodded, sank
Upon my ledger, and I dreamed.
Before my eyes there passed, it seemed,
The characters that I had known
Behind the wicket—Labor's throne.
I halted them beside my rail,
Commanded each to tell his tale—
The story that his face betrayed—
And, strange to say, they all obeyed.

The first to come was youthful, shy,
With rosy cheeks but wistful eye.
"My home is fifteen miles away"—
'Twas all he had the voice to say.
A different lad was number two;
He boasted of the things he knew,
The facts and figures he had learned,
The fame and money he had earned—
And ended up with asking me
To lend him half his salary.
Came he with countenance of pride,
A fellow I had worked beside;
The story of his life was this:
"Too bad that our profession is

Disgraced by men like number two
And shabby specimens like you."
I stuck him with a voucher file,
Surveyed my clothes and tried to smile.
But when I faced a tired clerk,
A tattered, battered thing of work,
I soon forgot the stylish dude,
The suit of clothes, the spirit nude;
Unconsciously I heaved a sigh,
Inspiring, thus, a brave reply:
"I guess we'll some day make the grade;
Success, you know, is long delayed.
Come on, I'll help you find it, Bill—
I see that you're unbalanced still!"
The next in line with furtive glance
Disturbed the quiet of my trance;
I feared the cunning in his smile
But eyed him steadily a while.
"Well, how about it?" Thus he spoke,
And grinned behind a cloud of smoke.
I gladly let him go his way,
Pass on to join the class who prey
Upon the honesty of men,
In market, street, or gambling-den.
A contrast, then,—the spending sort,
Just living for the sake of sport,
On every fad and folly bent;
To whom a dollar is a cent,
To whom the world is but a game,
And all philosophy is lame.

"I say, I've got a date to-night
With something dressed in pink and white;
To-morrow it's the races, boy,
And Thursday night a cup of joy."
He would have talked for hours, he,
But I dismissed him suddenly.
I bade his bland successor come,
A man to men both deaf and dumb.
I asked him where he got the rose
That faded on his scented clothes,
And why he primped his raven hair
And where he got his lordly air;
Reminded him that he it was
Who went around in search of flaws,
But only saw them when he looked
Upon what he himself had booked.
No story of his life had he,—
But that was not a mystery.
The man who followed, though, was glib.
He spoke of woman as a rib,
And yet his conversation turned
About this piece of bone he spurned.
"I've met the blonde and the brunette,
And never got a turn-down yet.
They fall for me on every side;
In every skirt I see a bride."
I took a ruler from my desk
And beat a sort of humoresque,
Whereat the masher hurried off—
(Methought I heard a maiden's cough).

A voice official sounded forth
And trembled man and trembled earth;
I found myself confronted by
A man of eagle brow and eye.
" 'Tis I, Adolphus Coign," he roared:
And all creation cried, "O Lord!"
He thought it was the voice of prayer,
And stroked a head that wanted hair.
A king—compared with Coign—appeared,
With tongue so thick and eyes so bleared
I thought he was a red-ink blotch.
His message was as follows: "Scotch."
I told him he had ready wit
But whiskey was destroying it;
He vowed reform—and tried to drink,
In penitence, a pint of ink.
In Failure's wake there came Success,
A man of some resourcefulness;
But when I questioned him I found
That he was morally unsound.
"I get," said he, "the thing I want;
I never use the words, 'I can't.'"
And then I asked him if he sought
The treasure, always, that he ought,
And had regard for others' need.
He laughed and said: "My right's my creed."
A bachelor-clerk, among the train,
Approached and ventured to complain.
"I wish I could afford a wife,"
He whispered; "This, man, isn't life!"

It sounded like a joke to me,
A preacher of celibacy;
(But then they say that I'm a crank
And should have tarried with the bank).
I might have smiled myself awake
At sentimental man's mistake,
Had not, among the cleric throng
That moved before me, passed along
The shadow of a certain maid,—
Ah! several of them, I'm afraid,—
To chide me for hypocrisy
And threaten tales to tell on me.

The host swept on, in endless file.
With oath or song, with frown or smile:
The cynic with the worldly face,
The fool behind a blank grimace,
The honest optimist, the mole,
The thing mechanic without soul,
The schemer and the parasite,
The thinker, and the mental mite,
The innocent, the madly wise,
The man of truth, the man of lies.

I stopped them all, that weary night,
Above my ledger, secret-tight;
Endeavoring to learn the force
That drove them on upon their course.
But ere I learned, the office clock
Behind my desk for midnight struck.

And roused me from my shadowy sleep
To face a silence still and deep.

I stared before me, stupid, dazed,
And as my vision cleared I gazed
In eyes that held a mystery
As strange as dreams had shown to me.
The questions I had asked did they
Propound to me, with irony,
Until I fled as had the host
Of shadows—I, with them, a ghost.

My wicket was of burnished brass
And served me for a looking-glass.

The Village Idols

THE ledger-keeper had his face against the side of the teller's cage.

"Say, Bill," he whispered, "who wouldn't stand to be moved occasionally when he gets something like that to boot?"

The teller let his pencil rest idly on a deposit-slip and looked at the ledger-keeper.

"Do you mean, Jim," he asked, "tha' you've had anything to do with the party who just went out?"

James Oaker laughed.

"One would think," he observed, "that you were speaking about the Government Opposition. . . . However, I *have* met her, and she's some class." To himself he added: "Yes, I have *not*."

W. Wiley whistled, and, after standing dreaming for a second, concentrated on the unchecked deposit-slip under his hand. By and by he turned again to the ledger-man.

"Jim," he said, "I don't know but that you're half right about moves. The half you're right is the bright side; the other half is the dark side. Get me?"

"Sure. You mean moving away from them again?"

"Yea."

"Verily," replied the ledger-keeper, "I was just pondering over that very matter when you spoke."

"Well, please postpone pondering," broke in the junior, from behind. "until you've initialed for these bills."

The senior men (old city-clerks would laugh at the title as applied to boys in a country branch) looked at each other in humorous appreciation.

"Nut," said the teller. "you're coming out."

The junior's name was Nutney; but his fellows preferred the abbreviation.

"Never mind about me," he replied. "I'm in a hurry to get away, that's all. Saw something just leave the office and go in the direction I'm going."

"Oh ho!" exclaimed the other clerks, together.

"So, you want something to boot, too?" said Wiley. "I must say, Nut, that you're coming out even faster than is good for you. Don't you know that James has staked off the little plot of ground for which that young lady is heading?"

Nutney stared at the ledger-keeper.

"Did you meet her?" he asked, rather challengingly.

"Well," said Oaker unhesitatingly. "I should say so! I met her the other night."

"In your sleep," rejoined the junior, laughing, as he hurried away with the bills.

After he had gone there was a brief silence between the senior clerks, which the teller was about to interrupt when a customer pushed some stale bill through the wicket and took away his breath. After marking up the customer's book, Oaker put his face against the cage again.

"Bill," he said in an undertone, "that's her father."

"What!"

"Yep; some gink, isn't he?"

"I'm not surprised then," observed Wiley, "that the daughter condescends to meet our swipe. She probably doesn't know any better than to fall for some of Nut's high talk—"

"Whoa!" cried Jim. "Not so fast. Miss Flossie Holman is a wise child. If she shakes hands with The Nut it is out of sympathy."

The teller shot a few drops of ink into his blotter.

"Look here, bo," he said, in a decisive tone, "you can't tell me that these dolls are wise to us. They never know what post we're on or what salary we draw. If a swipe can get enough money from home to be a sport on, it's the swipe they'll cop. Or if he happens to be a good looker and has only one pair of pants, he's theirs just the same as the sport. It's fun and smooth faces they're after."

"How about husbands?" hinted Jim.

"Nixy," was the brief reply.

"Think so?—well, let me tell you a story." The ledger-keeper poked his head around the corner of the cage, and, seeing the manager's feet on a chair, went on with his story.

"I started off with that idea in the last burg I hit. I liked the girl so well anything could have happened. We simply chummed it all the time. One Sunday, some time before my move here, yours truly began to see daylight. By Jove! I discovered that Lena had

my salary fixed at about twelve hundred. Please note that this is the marriage figure. Could I contradict her? I should say not! But neither could I give her up. She was the only queen in town worthy of my kingly (my salary was five hundred) attention—and a fellow has to have some kind of entertainment. Well, things got thicker and thicker, and I don't know what the devil I should have done if that move hadn't come along. Haven't even written her since I left. What's the use?—I'm only drawing a hundred more than I was then."

Jim broke off suddenly, and with a sound half laugh and half snort went back to his ledger. The teller sighed.

"Well," he said, "I've only had two little mixups myself—thank God!"

Oaker raised his eyes as if to speak, but dropped them again and started up a column.

When the junior came back he mysteriously took up a position at the corner of the teller's box. He had not been there long before his fellow-clerks were gazing at him.

"Are you taking a fit?" asked Wiley, suddenly.

"I'm taking nothing," replied Nutney; "I'm giving, to-day."

"What?" said Oaker.

"Invitations, I think," answered the junior, holding up two letters.

Oaker made a spring, but Nutney dodged him, and then there was a quiet but tense struggle at the back of the office. The teller was laughing in his cage.

"I'll bet it's a note from Lena, in Johnsville," he remarked.

"No, it isn't," said Jim, now in possession of the two letters; "it's a couple of invitations from somewhere in town."

While Nutney sullenly sorted out his drafts back at his own desk, the senior clerks speculated on the contents of the two feminine-looking envelopes addressed to them.

"Well, whatever it is," said Wiley, "I'm in on it, too."

"By jingo!" exclaimed the ledger-keeper, "what do you know!" He had skimmed through his note. "An invitation—from *her*."

The teller's note being the same, Jim was invited into the cage, and there a sort of tango was executed, much to the junior's disgust.

"Say, Nut," called Oaker, "you see what introductions do for a gentleman?"

"Aw, bullfinch," retorted Nutney; "haven't you brains enough to see that it was *me* got you those invites?"

"Sure," replied the teller, "that's plain enough. But what we can't see is why you didn't get one yourself."

The ledger-keeper was in such good humor now that he laughed loudly at the teller's joke; that is to say, at the junior. It required a squeak from the manager's seat to restore order.

Miss Holman's party was to be held the same night. The big swipe was contemplative all afternoon—but that made things run all the more smoothly. The

teller had an early balance, and went for a swim with Oaker in the town dam.

About eight-thirty the young élite of Stonewall had assembled at the Holmans. The T— Bank ledger-keeper, Mr. J. Oaker, was seated beside Miss Holman.

"I've wanted very much to meet you," he was saying.

That was the beginning. Being an agreeable creature, Flossie did not change the theme of conversation, and ten o'clock found Jim still (in behind-the-wicket parlance) "going strong."

All evening he hovered near, and although there was something butterfly-like about her she did not flutter off very far. James had reason to feel flattered.

When everything was over, "the two fellows from the T— Bank," as they were designated by visiting girls at the party, took their assignments with grace, and afterwards met in front of the bank. They made a fearful noise opening the front door, purposely to disturb the slumbering junior above the vault, and then made themselves comfortable in the manager's office. There they discussed everybody in town, beginning with Flossie's father and ending with herself.

"She's some babykin," observed the teller, ruminatively.

"A bear," agreed Jim.

"Not the kind that hugs, though," said Bill.

"Think so?" said Oaker, yawning.

A month later, about midnight of another party-night, the two senior clerks sat in the manager's office

again. And again they were reviewing the evening's entertainment.

"By Jove!" said Bill, "you've certainly made progress in a few weeks. Remember how cool she used us at that first doings?"

"You maybe, but not me," replied Jim. "I've been in right, from the start."

The teller lit another cigarette before speaking.

"Well," he smiled, "remember your failing, Jimmy."

"What failing?"

"You move," answered Wiley, simply.

The ledger-keeper suggested that they go to bed.

Three weeks had passed. The day of Nutney's revenge was at hand. He would have the pleasure of clearing the way for another delightful spell of infatuation. He would have the satisfaction of pulling up the stakes J. Oaker had driven. Had the swipec only known all this a week or so ahead, or even on the morning of the surprise, the pleasure of anticipation would have more than compensated him for indignities sustained.

After locking up for the day the teller challenged Oaker to a game of tennis, but Jim made an excuse, winking at Nutney as he did so. The junior pretended not to notice, and went on with his mail. Wiley walked over and caught him by the shoulder.

"Come on, Nut," he said; "I've got to have some kind of a partner. I suppose you'd be considered better than none."

Jim went out of the office, laughing.

Good-naturedly the junior left his work and accompanied Wiley to the tennis-court. They played until supper-time. In return for his accommodation Jim made the junior eat with him. Afterwards they wandered back to the bank. They engaged in a game of cribbage, and played until the last beam of daylight had disappeared. At a loss what to do next, they finally settled down on the front door-step. A messenger-boy hailed them from the drug-store across the street, and came running over with a telegram. After reading it Bill exclaimed:

"Well I'll be ——!" Instead of specifying what he would be, he broke off and gave the junior the telegram. "Go," he said, "and find Jim. No matter where he is or what he is doing, give him this. It requires immediate action."

Not until he was under a sputtering arc-lamp did Nutney read the telegram. Then he laughed and started to run. In fifteen minutes he would be pulling up Oaker's stakes. He knew from experience where to find the ledger-keeper.

While Nutney was cutting across a common, the more expeditiously to discharge his official duty, James Oaker lingered in pleasant places, and over pleasant speeches, with Flossie Holman. They sat facing each other in a wooden swing Mr. Holman had built, listening to each other's voices and the whisperings of the trees. Their conversation was nearing a climax, the result of innumerable and gradually accelerating flights of sentiment.

"Flossie," he said in a half-whisper, endeavoring to drive away some doubt she had expressed, "we don't deserve the name we get. Do you think for a moment that I could forget you, for instance, if they should shift me from here?"

There was a quiet spell in the darkness.

"No, Jim," at last came the faint but comforting assurance. "I'm sorry if you think I doubt you. If I discourage you it's only to test you a little, don't you know?"

"Yes, I understand," said Jim. "Girls do have to look out for themselves, don't they? And maybe some 'nkboys are a little thoughtless."

"I heard of one not long ago," she told him, "who practically broke a girl's heart—"

"It isn't right," declared Jim, earnestly if impetuously. "Still, you know," he added, "some girls are very easily shaken."

"But, I know this one particularly well," said Flossie; "in fact, she's my cousin—lives in Johnsville. I tried to coax the fellow's name from her but she wouldn't tell."

"Did you say she lived in Johnsville?" asked Oaker, careful of his breathing.

"Yes—do you know anyone there?"

The ledger-keeper hesitated a moment.

"Yes," he confessed, with caution, "I've been in the town off and on. Do you know many people there?"

"No," replied Flossie; "I rarely go to Johnsville. Any news I get comes from Lena—"

"Who?" he cried, sitting up in the darkness.

"My cousin, Lena."

The ledger-keeper let a dainty hand drop, and grasped the sides of the swing. He was aware of a thudding somewhere inside of him. Just how long he would have remained silent, and how Miss Holman would have interpreted his silence, is a matter, happily, which a puffing pedestrian disposes of.

"Hey, Jim, are you there?" called a voice from the gate.

"Yes," replied Oaker, in a tone of marked relief, and, jumping from the swing, he hurried toward the gate. "Is that you, Nut?"

What did the final slight matter to the ledger-keeper-to-be? It was of such small consequence, under the circumstances, even in the unseen presence of Flossie herself, that it could easily be ignored.

"Yes, got something urgent," answered Nutney; "a telegram."

Jim lit a match and read the message. It was: "Instruct Mr. James Oaker to report at Raney immediately."

"Wait a minute," said the ledger-keeper to his successor, and ran over to where Miss Holman sat in a quiver of excitement and curiosity.

"Flossie," he said, not taking her hand this time, "I must leave you at once. My stuff must be packed for the early morning train."

She stepped out of the swing and stood beside him. There was no moon in the sky, but he could see her bright eyes examining his face.

"Are you really moved, Jim?" she asked, with the helpless skepticism of a girl; "and do you have to go?"

"I must," he answered, and hung his head.

Where were the sweet words and the great promises? They almost forced themselves out, in spite of the evening's revelation, but Jim was no heart-smasher.

If Flossie wondered at his sudden silence and could not explain it on the hypothesis of the sadness of parting, she must at least have felt the sincerity of his good-bye grip, though it lacked a kiss.

Strangely, there was not a word spoken between them after he had said "I must." He dared not trust himself, and she—what could she say? He merely pressed her hand and hurried away.

It was the moment of The Nut's triumph; but he seemed incapable of taking advantage of it. Jim's silence diluted his exultation until it was very flat indeed. He said nothing to the ledger-keeper on their way to the bank, except, "Sorry you're going."

After Jim's departure next day, the junior remarked to the teller that "those two" were certainly "stuck on each other," and "no use butting in."

Wiley smiled. He was thinking of the time when he had been a soft-hearted, uncalloused swipe. But his thoughts were a contrast—he was also thinking of the telephone message he had just received from Miss Holman: "Come over this evening and meet my cousin Lena from Johnsville."

"Now it's my innings," reflected the teller.

Captain of the Clearing

"THIS office feels like the Black Hole of Calcutta at its worst," said Johnson of the cash items, as he came out of the basement, a minute after nine.

"Take off your coat then," suggested Howard, also of the C's.

"Good idea," replied Johnson, "if it was only practicable. But the manager says no to the accountant and the good word is passed along. There you are."

The supplementary-man, Weeks, came yawning out of the cellar just in time to hear the last sentence, and to see a hand waved in his direction.

"There you are yourself," he growled. "Ain't I as ready to do battle as you?"

The cash-book man, Tom Murphy, had his eye on the loiterers. He stooped down so as to be hidden behind the general-ledger desk and crept up to them. Suddenly he sprang among them, and cried:

"For the love of Mike, fellows, get your books ruled up! Aren't you wise to the fact that this is Tuesday, the eighth of the month?"

The boys laughed in chorus, and stood their ground.

"Now, Cap," said Johnson, "don't hand us any of that stuff. If you only knew it our eyes are fairly glued on the calendar. But we're wise to something else, too—this is the day you have been working fifty weeks for."

"Why, so it is!" exclaimed Howard, in affected astonishment.

The "supp"-man was just about to add his word of offence when the captain of the clearing, or "Cap," as they called him, turned away with: "Aw, you make me sick!" He went back to his cash-book and fretted there until the assistant-accountant saw fit to "call" with him.

The two C-men and the "supp"-man, who, together with their chief, Murphy, had charge of the clearing, grinned and finished out their little chat; after which, their deviltry satisfied, they proved that they could be good fellows.

"See here, guys," said Johnson, "let's make things as light as possible for him to-day. You know how it feels to be going on your holidays."

"Sure," agreed the other C-man. "Weeks," he said, "you hang around the cash-book till the clearing comes; Tom may be able to use you. You don't know much but you'll maybe come in handy somewhere."

Taking the slight in the spirit in which it was given, the "supp"-man did as he was told.

The "clearing," that is to say, money and cheques on this particular bank and its branches, deposited by other banks in the Clearing House for transfer, would be along in half an hour. Until it came the cashier-items clerks busied themselves ruling up big books in which drafts and cheques on branches had to be entered in detail.

Howard had been working away about twenty minutes when the paying-teller, Collier, poked him in the ribs.

"Say, How," he complained, "are you trying to smelt us in here? Why don't you open the window?"

Johnson looked up.

"Now, Collie," he advised in a half-whisper, "just you slip away back to your kennel. Don't you know that the wind down this alley comes all the way from Macleod, Alberta, and specializes in floating cheques? We don't want to drop a year's salary, so kindly swallow your sponge and keep cool."

The teller was gone before Johnson had finished his speech; gone to grab "Fat" Switzer by the ankles, from behind, as was his morning practice, and bark like a dog.

About ten o'clock the familiar rustle of coarse envelopes was heard in the clearing-teller's cage. It acted as a stimulant upon the clearing group, and brought the captain over from his cash-book to the C desk on the run. Weeks had his nose against the teller's cage door, and was speculating on the proportion of money to cheques in the sealed bundles, when Johnson shouted:

"Hey! hurry up the Collie."

"No, no," protested Murphy, rushing over to stop the "supp"-man's oratory, "don't say anything, it will only delay the game. When Jack gets sore you can't do a thing with him."

In a few minutes the adding-machines were clattering. As soon as a list was completed it was com-

pared with a list that accompanied the items from the bank sending, and if the totals did not compare there was a "difference" to find.

"The N—— is on the rocks again," cried Howard, throwing out a bank for the chief to balance.

Tom snatched it, and after glancing at the difference decided it was one that could be found without ticking off.

"I'll bet this is yours," he said to Howard; "looks like transposition to me."

"Never get them on me like that," boasted the C-man.

Having found that it *was* Howard's mistake, Tom said nothing, but threw the items to a waiting and howling "sorter," and drawing Johnson's attention to Howard with a nudge, reached for the next muddled heap. This one he had to tick off, being unable to "spot" the difference. By the time he was finished two more "tangles" were waiting for him.

"The same old story," at last he grumbled; "I wish somebody would administer the gold-cure to a lot of these tellers every Monday. Now, here's the U—— again—"

"Well, you know," Howard interrupted, remembering that Tom had just found a mistake of his—Johnson had yielded to the temptation of informing him—"it's holiday time and maybe some of the fellows are in a hurry."

Murphy smiled in spite of his troubles.

"Well, don't worry about little Tommy," he replied; "watch him sail out of here to-day at four-

thirty. To-morrow at this time you guys will be sweltering—by the way, if somebody doesn't open that window I'll have a hemorrhage. Weeks! you're a sort of missing link—crawl up there and let in the atmosphere."

The "supp"-man obeyed, in spite of the protests of Howard and Johnson.

"It's just for a few minutes," said Murphy. "When you begin to sort you can put the window down again."

The captain of the clearing had just slapped his hand down on the general-ledger desk and exclaimed: "Fine!" when Howard discovered an unbalanced bank, which had been laid aside and got mixed with the balanced stuff. Part of it, in fact, had been already sorted. When the matter was brought to Murphy's notice he looked at the clock and swore.

"Well, we'll have to let it go through, and take a chance," he decided. "We can't tick off the slips *this morning*, that's a cinch."

He glanced at the unbalanced bank.

"Oh, I knew it would be you!" he muttered. "And you look pretty danged sick, too, if anyone should ask me. By Jupiter!" he cried suddenly, "if they haven't got a chunk of the R—'s junk mixed up with ours!"

Murphy stared before him for a minute, then in a peculiarly listless manner began to check the bungled bank's slips with the adding machine's. He told the C-men to go on with their work and never mind him; that the clearing had to be balanced by one o'clock, whether the cash-book ever balanced or not.

Not until twenty valuable minutes had slipped by did Tom emerge from the morass; then there were bunches of items to go back for clearing-slips.

It happened that one of his own tellers had also made a muddle of the outgoing clearing—had got the banks mixed; and as Murphy wrote all clearing-slips he was interrupted every five minutes until nearly noon with messengers from other banks. At last he went to the accountant in a temper. His manner offended the office chief, who turned him away with a satirical rebuke as the only satisfaction against careless tellers.

The C-trio chipped in, though, between one o'clock and one-thirty. They had had the good luck to balance. The news so comforted Tom that he took fresh courage and waded into a bundle of cash-book items that lay on his desk.

"Aren't you going to eat, Cap?" asked Howard.

"No," answered Murphy; "not to-day."

"Not even if there is a first shot in the banks?" teased Johnson.

"Shut up!" said Tom.

Although the C-men were balanced that did not make the "banks" balance. In this final adjustment the clearing teller figured. So did certain cash-book totals—for this reason the cash-book man was made chief of the clearing. The fact that he had too much without the clearing made no difference to the dictator of routine. But even the accountant might not be to blame: he could ask for a larger staff without getting it.

Because they were working on the lowest possible staff in the bank where Murphy served, he was obliged to "make up" and write all sterling drafts. Some days there would only be one or two, but at other times they came in lists. It took at least three minutes to figure and draw each draft and enter it in the register. Then it had to be carried into the cash-book, in detail; also it had to be advised to London.

Tom was just writing his cash-book totals into the little book called the "bank book," in order to try a balance on the day's clearings, when the first receiving-teller shouted "Drafts!"

"Run over and get them, will you, Weeks?" said Murphy.

The "supp"-man returned with a sheet of foolscap calling for twenty-four drafts on a British bank.

"The teller wants to know," he said, "what your figures are on these, right away."

Tom ground his teeth.

"Oh, he does, does he? Well," he whispered, in a ludicrously savage way, "tell him to drop asleep and maybe he'll be able to dream them."

Murphy jerked open a drawer and fumbled among the debris therein for the Sterling Exchange book. Someone had borrowed it.

"Here," he said to Johnson, who was just finishing a gristle sandwich, "try the banks, will you, bo? Damn these foreign bills anyway!"

Throwing the remainder of his lunch in a wastebasket (where it belonged), Johnson prepared to

face the daily sensation. He bothered the paying-teller for his cash total until Collier turned around with a full mouth and mumbled:

"Get away from here or I'll let you have this——"
The rest unintelligible.

Murphy was passing. It was not often he lost his temper twice in one day, but sight of the teller complacently sipping tea and holding back the game on this day of all days, was too much.

"By heavens, Collier," he said, vehemently, stopping for an instant in his hunt for the exchange table, "you'd better go back and count nickels for the village grocer in Drumel."

The best Johnson could do then was to get a cash total of uncertain character, which, together with the other totals, made the banks just thirty dollars short. He interrupted Murphy in the middle of a draft to give the verdict.

"Well," said Tom, cheering up a little, "it might be worse. When Collie gets his cash checked our difference will be there."

Whereupon the C-men went back to their desk, to "write in," and clear the way for the "afternoon stuff."

It was a quarter to three before Murphy got rid of the foreign drafts. By that time three tellers' dishes were full of items, and the collection man was carrying requisitions to the cash-book desk in handfuls.

Tom felt like dropping under his desk and talking Italian to imaginary Dantes in said locality, but that

would not balance the big book on his desk. He forged ahead, the perspiration running down his temples and his back.

After three he sent Weeks over to the paying-teller to verify the clearing-cash total. The "supp"-man came back with the terrible news that the total was correct. Unwilling to believe it, Tom approached Collier, and, apologizing for what he had said earlier in the day, asked if the cash had balanced.

"I gave you the right total, Tom," answered the teller.

Murphy seemed suddenly to lose ambition. He went back to the drinking-jar and took a glass of water, then leaned against the letter-press for a few minutes. The assistant-accountant saw him resting.

"Well, Murphy," he said, coming up, "are the banks balanced?"

"No, sir," was the quiet answer.

"Get busy then," returned the senior officer. "and remember, no more holding back the lists to branches in finding a difference. After this you must tick off the slips. You are in charge of this work, and I want you to see that my orders are carried out."

The cash-book man made no reply, nor did he move from the letter-press until the assistant-accountant had left.

Hours after the train had gone that was to have carried Tom Murphy away on his holidays, five bankclerks worked under electric lights in a sweltering office. If they had been the only bankmen thus engaged in the city where they resided, they might

have attracted attention; but being only five out of perhaps five hundred night workers, they were passed by unnoticed.

Weeks was gazing somewhat blankly at a long clearing-slip, and the junior, who had volunteered his services out of a liking for the cash-book man, looked on. That was about all the poor "swipe" could do, but his fellows took the will for the deed and made him believe he was supervising the work.

The boys had ticked off all the thirty-dollar items, and accounted for them. On account of the day's rush it had been six o'clock before the cash-book balanced—balanced within the thirty dollars missing from the clearing. After eating a hurried lunch Murphy had come back to the office, and was now digging away while his coffee-energy lasted.

By and by he rubbed his hands over his face and yawned.

"Well, boys," he said, wearily, "we've done everything but tick off. Let's get out the books and go to it."

"Ticking off" consists of checking every item on every slip that has come through the clearing, with figures in half a dozen places. With four men working (the junior in this case not counted as a man), it takes approximately six hours to entirely dispose of a heavy clearing.

Tom and the boys knew this, but they also knew that somebody would have to put up thirty dollars unless the difference was located, for the banks were short, not over.

They set to work and continued with scarcely a

pause until eleven o'clock. About eleven-fifteen Murphy glanced at his associates and saw how tired they were.

"Let's quit for the night, fellows," he suggested. "It's two nights' work anyway."

All except Howard raised their heads. Howard's eyes were riveted on something, and there was a decided blush on his cheek.

"By heck, boys," he cried, "I'm afraid to speak!"

Murphy's face lit up.

"You haven't found it?" he said; and the vision of a pleasant vacation loomed up before him.

"No," answered Howard (and the vision disappeared), "but here is a thirty-dollar item I overlooked on the first ticking."

"D——!" exclaimed the junior, who had no idea what the trouble was all about anyway. He puffed sophisticatedly on a cigarette. The expression on his face was such that the boys had to laugh, after which they felt better.

"This means," said Tom, after looking at the unticked thirty-dollar item, "that it came in but has been lost here."

"I'm not surprised at that," Johnson remarked. "A gust of wind blew in the window this morning—I had forgotten to shut it until my stuff was laid out—and all the cheques stood on end, although I didn't notice anything slip to the floor."

Murphy remembered that he had ordered the window up himself, on account of the sickening heat, and so could blame no one else if something had been lost in the draught.

"Let's search the place," he impulsively suggested.

"Not much use," said Howard; "the janitor's been around, and everybody knows Old Jim never misses anything."

Murphy telephoned upstairs, but "Old Jim" had found nothing.

At twenty-five minutes to twelve the vault had been locked. With the exception of the junior, who was rummaging about the office, presumably in the hope of finding thirty dollars, the boys were discussing their finances behind the cash-book desk.

"Jack and I can each spare five," Johnson was saying.

"Not out of four hundred," replied Tom. "No, sir, it's my responsibility to see that the clearing balances. The assistant just impressed the fact on me this morning."

"But you're only making six hundred yourself," protested Howard.

"Well, that's not your fault," was the retort.

Murphy took five crisp ten-dollar notes from his wallet and handed three of them to Johnson.

"Give this to the accountant in the morning," he said; "and if the thirty should happen to turn up, write me at my home address."

"But I thought you were going to Buffalo for a trip," said Johnson, taking the money.

"Not now," replied the cash-book man; "I'm going out on the midnight train—home—to stay there."

A wild, almost maniacal, shout came from the semi-darkness surrounding the general-ledger desk.

Out of the gloom, an instant later, emerged the junior holding what, in the dim light, appeared to be a bit of blue paper.

"Hurrah!" he cried, "she had slipped down a crack in the desk into that drawer over there!"

Without stopping to look at the paper the junior flourished, Johnson handed Murphy back his money and grabbed Weeks around the waist. They bumped against the cage and made such a noise, in their joy—unselfish and rather pathetic it was—that the night-watchman called up the stairway: "What's the matter?"

"The bank's been robbed," answered Johnson, puffing.

"Of Murphy's money," laughed Howard.

Tom watched the boys, with a somewhat cynical smile on his face, until they were through scuffling. Then he handed Johnson the three ten-dollar notes again.

"I think I'll catch the midnight anyway," he said, and walked off, leaving them in a quandary.

The junior, red-faced, was fumbling with the thing he had found.

"Mr. Murphy says," he stammered, "that it's an old settlement-draft out of last year's vouchers."

Howard looked at Johnson in something like terror.

"Wouldn't that——!" He hesitated. After a moment's reflection he added: "Well, Tom won't have to tick off with us to-morrow night, anyway."

Night work is often as bad as that.

Among the Gophers

FARN sat with his feet on the window-sill—probably because this was his first branch. Before his eyes stretched Manitoba prairie, over which the afternoon sun played in burning beams. Through the window-screen came a refreshing western breeze, bringing with it the sweet scent of scorching grass. There was scarcely a murmur from Nature, except the occasional squeak of a gopher—that queer little animal that looks out upon the world with such wondering and watchful eyes.

As the manager gazed, the prairie disappeared and a level expanse of sea lay before him. The breeze that came was sweetened with a briny odor. He was looking across Northumberland Straits from Pegwish, Nova Scotia.

Gradually his eyes closed and the illusion grew. He could see the white sand shining on the beach and hear the drowsy washing of the waves.

Appeared a vision he loved to summon: two young bathers wading together. As she turned to splash him her face was outlined against the blue water. How familiar it looked!

Farn sighed and his eyes opened—to see no waves except waves of sunlight and shadow over the prairie grass. The maritime picture had vanished, taking the bathers along.

"I wonder," he murmured, "where Lorna is now."

He marvelled at the years that had elapsed since Lorna Mayum was his chum, and he a junior—away down East. Doubtless she was now married, or had gone, as Nova Scotians persist in doing, to the ends of the earth.

Again Farn sighed. He thought of the things that had happened since the happy summer he had spent on Northumberland Straits; of the moves; the new friendships—soon to grow old; of expectations, and of the changes in the world and himself.

It seemed to be the way of life that what was past must be forgotten. The old scenes and the old friends might be dearest, but they had to go. Farn felt that years in the bank had reconciled him to the fact, and his mind, through force of habit—behind which was the force of circumstance—reverted to the things of the present.

Among these was Mabel Holling.

A smile crept over the bank manager's countenance.

"She's a jolly girl," he said to himself, and his thoughts took a peculiar turn.

In the first place, he was living in Openup, Manitoba, and managing a bank there. It was his first branch, and he was likely to be left in it for a long time. The question arose, what was there for a man of respectable habits and age to do in such a confined and remote place? Shooting the gophers got

monotonous—even to the gophers themselves—and shooting pool was still less exciting.

In the second place, there were very few girls in Openup—very few; and men were not only plentiful but prosperous. Among the few available women, Mabel Holling easily took first place; and Farn had to confess to himself that she deserved the fame she enjoyed in the regions round about. No one had yet been able to win her—he, of course, hadn't tried; but no one had witnessed the sort of smiles on her face that he, Harry Farn, had.

And thirdly, the banker could not think of a single girl, among the many he had met in ten years' banking throughout Canada, who surpassed Miss Holling as an entertainer. She was the sort of person who would make a splendid companion for an indefinite period of time. And what better recommend for a wife?

Harry put the question to himself, frankly.

To prove to himself that he was serious he took a small bank-book from his pocket and inspected the balance. There it was, eleven hundred dollars, the fruits of two years' saving. And his salary—didn't many a man keep a family on much less?

The questions he asked Harry Farn were really to the point. Why go on being lonesome, and a murderer of gophers, for want of a little sentiment? True, he did not know Mabel Holling very well; but he had seen the house she kept for her father, and noted the life her presence imparted. There was

something about her that made a fellow forget himself.

Harry lit a cigar and tried to imagine himself married to the daughter of Martin Holling, from North Dakota. He succeeded, and was pleased with his success. He mentally transformed his present apartment above the bank into a house, and compared it with most of the shacks in Openup. The comparison was more than satisfactory. His cigar burned brightly as evening came on.

Northumberland Straits receded behind a heavy mist, a mist of years and worldly activities. Farn could smile on the boy and girl who splashed each other in the surf. They were really very far off—she especially. Her parents were dead and no one in Pegwish seemed to know anything about her. Maybe, indeed, she had followed her parents. The bank manager sighed in his reverie.

At last, though, he roused himself and went out for a walk on the prairie. The sun had set, but there was a white light everywhere and would be for hours. He followed a north trail until the town, as he looked back, seemed but a handful of shacks. The gophers peeped at him from clumps of grass or sat rigidly upright above their holes and impudently squeaked in his face.

Farn stopped to see if he could stare one of the little animals out of countenance. It disappeared, but he waited, knowing it would reappear. It did so, in a moment, and, as he remained still, proceeded to question him with its round eyes.

Suddenly and with a sharp chirrup the gopher darted down into the ground and the banker looked up to see a horse and rider approaching. A few moments later he was talking to Mabel Holling.

She wore a riding skirt and her dark hair was stuffed under a man's cap.

"You look as though you were lost," she laughed.

He did feel lost—she had never looked so charming.

"I'm glad it was you who found me," was his reply.

He held her horse long after she protested that her father would be wondering what had happened to her. The only way she could get free was to invite him out "any night."

Farn went home less lonely than he had been since coming to Greenup.

One of the first customers at the bank next day was the girl's father, Martin Holling. He came into the manager's office with a rather embarrassed air and sat down fumbling with his felt hat.

"Mr. Farn," he began, "I've never had to come to you before like this——"

For a second the manager thought it must have something to do with his hold-up of Mabel the previous night.

"I need some money," declared Holling, coming to the point with apologetic suddenness.

Farn laughed, relieved.

"Just draw up your chair," he invited, "and let's have a brief statement."

The homesteader gave him one.

"Could you let me have five hundred on the strength of that?" he asked.

"I think so," was the reply; "but it will take a week or more to hear from the head office."

Mr. Holling shook his head, disappointedly.

"I'm afraid," he said, "that wouldn't help me out then, Mr. Farn. I need the money to-day."

Farn was inspecting the statement and debating with himself.

"My crop's fine this year," continued the homesteader, "and will put me on my feet. I wouldn't have needed to trouble you at all if it hadn't been for the loss of two horses I had to replace. They were beauties—belonged to Mabel really."

Yes, there was Mabel. In fact, Mabel was the big consideration. She counted even more than the statement.

Farn looked up with a smile.

"I'll tell you what I'll do, Mr. Holling," he said, "I'll give you the money and take a chance on getting head office approval."

Mr. Holling expressed his gratitude, and complimented the young manager on his business ability. When the five hundred dollars was paid across the counter Mabel's father suddenly remembered that she had sent Mr. Farn an invitation out for the following night.

When the customer had gone the manager wrote a letter to his head office. Then he sat back in his chair and put his feet on the window-sill. A cigar im-

pressed him with the thought that he had taken a long step in Miss Holling's direction.

More than a week later the manager sat in his favorite attitude before the west window, gazing at the sky-line, but not listening to the gophers: a letter on his knee occupied his thoughts. It was a rebuke from his head office, and plainly stated that should he presume to lend a large sum again on his own responsibility he must be prepared to assume that responsibility. "We cannot," said the letter, "entrust the management of our branches to men who ignore our instructions. Please note Paragraph . . . Circular . . ."

Farn threw down his cigar, finally, and stepped on it.

"By heavens," he cried, glaring at the prairie, "I'll show them I know what I'm doing!"

He called the teller from upstairs.

"Turn off your combination, Billy, will you?" he asked. "I want to get at the local bills."

He took something from a pouch, locked up the safe again, and filled out a blank note-form at the junior's desk. Five minutes later he was following a north trail out of Openup.

Martin Holling was at home. His daughter was too—though not to callers. Farn's sudden appearance brought the blood to her cheeks. The two men were soon in conversation.

"Head office objects to the loan I made you," said the young manager, "and I've come to take up your note myself."

It required a little explanation, but when the homesteader found that no one was going to collect anything from him he grew almost humorous. When the full truth finally dawned on him he grasped Farn's hand and declared he "never knew such a good sport for a Canadian bank manager."

Before they were through Mr. Holling had succeeded in getting another three months' time on his note. After that Farn spent an enjoyable evening with Mabel.

Next day the manager issued a cheque on his savings account for five hundred dollars. He sighed as he signed it—but thought of a girl in a riding-suit, with her hair stuffed under a man's cap.

The gophers on the trail between Openup and Martin Holling's homestead came to know Harry Farn, the bank manager. They stood and looked at him longer than at any other pedestrian, and their squeaks increased in volume.

One bright evening they refused to go into their holes at all.

"You little rascals," laughed Harry, "you're trying to embarrass me. Cut it out, now—I'm none too sure of myself as it is."

He strode along as bravely as he could, and whistled "On the Banks of the Saskatchewan" to give himself heart. But as he neared the home, half house and half shack, where Mabel Holling lived, the Saskatchewan—wherever it was—seemed to stop flowing, and the gophers' eyes expanded until they were as large as moons.

"I told you I was coming," he smiled, as she opened the door.

The color spread over her face, and she quickly withdrew her hand from his.

"I thought you were only fooling," she said, without smiling, but looking into his eyes.

He inquired if her father was at home. No, he had gone over to Walker's ranch. She seemed peculiarly meek.

"What's the matter, Mabel?" he asked, sitting down beside her on a sofa. "You're not at all the girl I know, to-night."

After a minute's silence she replied:

"I'm afraid you're mistaken in me, anyway."

He demanded what she meant, but she would not tell him. The gophers outside seemed to be shrieking with laughter. The sound of their impudent voices came through the window-screen. Harry stood it as long as he could—then made a confession of love to the Dakotan, after which the gophers went into hysterics.

Mabel wept, and told him the story of an early marriage and of a love that still clung to her.

"I know he will come for me some day," she said, and her dark eyes testified to her faith.

On his way home the bank manager was overtaken by a rancher he casually knew.

"You're the banker in Openup, ain't you?" asked the rancher.

Harry confessed that he was.

"Well," said the other, "I was comin' in to see you one of these days. I've got some notes of old man Holling's I'd like to get discounted."

Farn looked quickly up from the trail.

"You mean Martin Holling?"

"Yes—seven hundred. Oh, I know he's not much good—but me and my backer's all right; got a good section heavy cropped. We—"

"How do you know he's no good?" demanded Farn.

The rancher laughed.

"I suppose I give myself away, didn't I?"

"No," replied the manager; "if your name is good it doesn't matter about the drawer. But how do you know Martin—"

"Just write the manager at Santis," interrupted the rancher. "Why, that old man's borrowed everywhere to the limit. Huh!"

The young manager counted hundreds of sheep that night, but sleep would not be coaxed. Occasionally he dozed off, but a ring of little animals dancing around him made such a noise he could not rest. By morning he had got used to the realization that his bank account contained only six hundred dollars.

The prairie morning sun is cheering, however. As he walked along the trail—southward—Farn came to the conclusion that a young manager needs experience, even though it costs him a few months' salary now and then.

The mail was open when he got back to the post-office, and the clerk handed him a picture-postal of

Pegwish, N.S., on the Northumberland Straits. The postmark was Toronto, however; and the card carried a message:

"DEAR HARRY:—

"Your bank told me your address, which I have wanted to know for an age. I'm going West next month to take a position in Regina and will stop off at Openup to see you. I didn't ask your head office whether or not you were married, so don't blame me if you're still single. I'm going to see you in any case.

"LORNA."

Underneath the picture was written:

"Do you remember it?"

With his feet on the window-sill, an hour or so later, the manager read this ore sentence over and over. A gopher crossing the line of his vision stood erect and gaped through the window-screen at him.

"Do I remember, old chap?"

Ignoring the question, the little pest continued to glare in silence.

"Let's hope I do," said Farn at last; and with a merry squeak the gopher was off—probably to inform a large and growing family that in future the local banker must be treated with greater respect.

The Hand He Lost

FRED DENT was an ordinary bank teller, who took things as they came and smiled no matter how they went. Usually this was the case.

But to-night Fred was in trouble and his smiles were not very broad. He sat beside the fireplace in his lower-front room, musing.

"It beats ——" he murmured, not naming the vanquished but leaving a suggestive dash, "what a fellow gets up against in the service of these large institutions! I've worked hard and never complained, and yet——"

He shook his head, as if to shake off the cloud that sat upon him, and dropping his soliloquy picked up a small photograph. At this he gazed in silence until his eyes were set in a stare and saw nothing. Nothing? This is what he saw:

A high-school room filled with familiar faces. Three seats in a certain row; a girl occupying the centre one with a boy on either side. A steady stream of notes passing into the girl's lap, which she blushes over and refuses to answer.

Suddenly one of the seats goes empty, and the scene shifts to a bank office. Strange faces stand before the wicket and Ruby's face is not among them.

At this point in his dream, which he did not reach as soon as he might have done, Dent laid the photo-

graph back on the mantel and his reverie took a business turn. He followed the fortunes of a verdant country boy through the ordeal of bank juniorship, over the columns of many ledgers and into a teller's box. He saw a deposit-slip for fifty dollars go to the credit of the teller, and hard upon it a cheque for "cash shortage," wiping out the account. Again he saw a deposit-slip and again the scavenger cheque.

Fred smiled as he thought of the sensations he had experienced in the cage. It all seemed rather funny now, because it was past. There were other recollections that did not seem quite so funny, however—a letter from Jack Hearn, for instance. Its paragraphs were still vivid in the bankman's memory; even the handwriting stood out, inerasable.

"DEAR OLD SCHOOLMATE:—

"I can't help dropping you a line, for it is my day of victory—Ruby's too. We are now numbered among the first-year graduates. Ruby's health is none too good and her parents insist on her leaving off study; but I am husky as ever and will trot along with the meds. We'll all have one grand celebration when my name is Doc. By that time you will be managing a nice little branch in some summer-resort town."

A satirical smile overspread Dent's face, but, faint though it was, it died out as he thought of the letter in his pocket. Mechanically he reached for it, but his hand seemed half afraid; it loitered around the

lapel of his coat, then made a sudden descent upon a cigar.

Encouraged by Lady Nicotine, the reverie, so briefly interrupted, came on again. Schoolday frolics with Ruby Milner were reflected in the fireplace. Fred saw himself as he was the night of a certain Hallowe'en ghost-party. He and another shade were hovering near the fairest ghost of the evening. Jack Hearn had a bit of red ribbon pinned on his sleeve, as a sign; Dent saw somebody peer at it through the holes in her head-piece, then turn and look into eyes that were more watchful even than Jack's, and smile. Fred could feel the thrill yet.

On other occasions Ruby had given him the same kind of a look; one of scrutiny, it seemed, and something else.

A cigar has the effect of bringing hidden convictions to light. Dent saw himself in the blue haze before his eyes. He came round, by degrees, to an examination of the convictions that were secretly his. He realized that Ruby had always belonged of right to him, and he to her.

It was a familiar and rebuking realization, but much of the humiliation attendant upon it had been lost through repetition. The rebuke that had shamed him once, when he had stooped back to make way for Jack Hearn, the private banker's only son and heir, now did little more than sting him. He was fast coming to the conclusion that he had done the only thing, after all; experience in the business world was convincing him of that.

The business world! He stood back behind his cigar-smoke and had a look at it. It was a hard world; one where only figures (fancies never!) counted. There, a man must pay for what he got, notwithstanding he did not always get what he paid for. It was a world where struggling young men did not figure—while they struggled—but where fathers-in-law ranked high; where daughters were enormous speculations, without being aware of it. It was a world of pay and of calculation, where the inevitable happened. And this business world was, in the final analysis, *the* world.

Fred sighed and laid down his dead cigar. His dreaming was like the smoke of burning tobacco: it lost its color as it spread, fading from bright blue to cloudy grey. Always it was this way; had been as long as he could remember. He might damn himself for a pessimist, but curses were just as unavailing as dreams. What was, was. Ruby was the daughter of an aristocratic father, and a college-man, the son of a banker, loved her. The fact that a bank teller also loved her made no difference; nor did it really make any difference, in this business world, what the girl's choice was.

Dent was conservative by nature and education, and had great regard for custom and institutions. He believed that a man should stand pat under all circumstances; that he must make his own way in the world, deferring to the laws governing such small things as individual success, and keep his eye off forbidden fruit. It was part of the game that he

should lose as well as win; and if he lost the greater and gained the less—that was all in the game, too.

In business, as in matters of sentiment, Fred was a stand-patter. When he found himself advancing in the bank less rapidly than many others, he made no complaint against anything or anyone but himself. When asked why he didn't protest he usually replied:

"Well, I suppose if I was worth more money I'd get it. It isn't the bank's fault that I went off on a three years' escapade to South America, after quitting the R——, then came back and began all over again in the N——."

Tom Quill used to get out of patience with Fred.

"My dear fellow," he would say, "the experience you had in the South made you an all-round man, and you are worth more to the bank as a result of it. Seems to me they should hand you out a two-hundred increase occasionally instead of the conventional hundred. And I believe they would, too, if you had nerve enough to kick."

"Don't use that word 'kick' so much," Fred once said, in answer to some such advice from Quill; "it sounds bad. And you speak of 'nerve.' Now I don't think it's a matter of nerve, at all; it's a matter of law. Who am I that I should upset the system and demand exemption from the rules?"

Tom's final argument was always: "No use; you're hopeless."

But now, with a dead cigar between his fingers, and his eyes fixed on the grate-fire, Dent felt that his

business philosophy was somehow not quite adequate. It did not, for instance, dictate a prompt and satisfactory reply to the letter in his pocket.

Failing in one respect, this philosophy of his, he reasoned, might fail in others. Looking at things in the way any business man—or, say Head Office—would, what had it got him? A branch? No—a city tellership, salary twelve hundred dollars.

"Tom Quill," mused Fred, "you carried one of those everlasting grouches, but I'm beginning to think you had it on me, at that. Here I am, trusting to the benevolence of the G. M. uncomplainingly; he doesn't even know that I'm not tickled with his treatment of me."

A reaction with Dent, the loyalist, was a dangerous thing, however. It passed, as he had a habit of letting things do, and left the way clear for one more resolution to plod ahead and play the game. There was something of the soldier about him. Unfortunately it placed him at a disadvantage in the commercial field, where it would have made a hero of him on the field of battle. Of course, peace may have its heroes, too.

Relighting his cigar, the teller sat back in his chair and determined to cheer up. He had been in the world long enough to know that when a man makes a sacrifice he gets something in return. If Ruby were given up (and it looked as if she would have to be) there would come in the place of love the comfort of a deeper self-respect.

Dent knew just how uncertain the life of a cor-

poration employee was. He might be discharged any day, or if not discharged, kept on a starvation salary. What could such an one offer an aristocratic girl? And if he deceived her, even though capable of keeping up the deception for a few years, what respect could he have for himself? Then when she finally found him out, how could she help despising him?

"No, no—never!" he commanded himself.

There was sentiment still in Dent's heart, of course, but the young vanities thereof had perished. For instance, where five years previously he would have jumped at the opportunity of marrying on twelve hundred a year (the minimum salary necessary for marriage, according to the Rules and Regulations) and taken a chance on the outcome, now he looked at the chance and the outcome. He still wanted to marry, for he was lonesome and restless most of the time, but now he considered the marriage and ignored the want.

With the mere reflection of a smile on his face, Fred recalled the admonition he had received as a junior: "Be a sport!" In those days that had meant to have a good time, get what you wanted and pay for it in any way possible; it also meant to act without deliberation, on generous or whimsical impulses, and let consequences go to —, where they belonged.

Fred speculated on what it would mean now to "be a sport," to get what he wanted. He could accomplish it, he knew, by certain common means; but would that be playing the game? No, it would

be stacking the cards, and against a female player, at that.

"Not for mine!" he resolved; "the rules are against me, and they shall stand!"

The matter having been finally decided, he reached for a book on Banking and settled down to study it. Whether or not he had forgotten the letter in his pocket, he did not make any move in the direction of his ink-pot.

Occasionally he raised his eyes from the book, the better to memorize a point, but he sent them faithfully back to their work again. He had mastered himself for perhaps half an hour when there was a knock at the door of his room. The landlady popped in her head.

"A gentleman to see you," she said, and disappeared. A moment later Jack Hearn was shown in.

"Hello there, Bachelor!" he cried, merrily.

"Well, Jack Hearn!" This was Dent's somewhat unenthusiastic salutation.

"I beg your pardon," returned Jack; "*Doctor Hearn.*"

Fred shook hands as warmly as possible, thinking the while of Hearn's independent profession.

"I'm proud of you," he prevaricated.

They talked of old times. But where was the celebration prophesied of—and the little summer-resort branch and its manager?

By degrees, each waiting for the other to introduce her, they came round to the subject that had brought Hearn fifty miles out of his way after gradu-

ation. Fred assumed the defensive and kept to it. Jack at last concluded that he would have to say something rousing, in order to make the other talk.

"I'm going back for her, old man," he declared, and watched for the effect.

Fred argued with himself a moment. He had reached a decision before taking up the book on Banking—was he going to weaken at the very first test? No, he had never done so before. It was not the custom among men who were men.

"Jack," he said, impulsively, "you have made good. Go to it—I wish you luck!"

Hearn seemed a little surprised.

"Are you serious?" he asked.

"Certainly."

"But I thought there was something—"

"Nothing," Fred interrupted. "Here, take a cigar; let's smoke and not talk love: I have been ruled out of the game."

Naturally Jack was delighted. Dent talked like a man who had been jilted. That Hearn thought he had been was apparent from what he said later, in leaving.

"Fred, I wanted to know how things stood between you two. That's really why I came out of my way. By Jove! you've taken a load off my mind!"

After asking him to say nothing about their visit—much less their conversation—Dent showed his old schoolmate out and went back to his book. The thing was done, and it would be both useless and

foolish to dream over it. Hearn had come unexpectedly, and as unexpectedly offered a solution of the big problem. The way was very clear now, though hard.

Laying aside his book on Banking at length, Fred took a letter from his pocket. He answered it thus:

"DEAR RUBY:—

"I am glad Jack has graduated, and would like to congratulate him. I also think he should be congratulated on having someone to welcome him on his return home. Sorry I can't go along as you suggest. Give him my regards.

"Kindly accept a short note for now. I'll write again when I have more time.

"FRED."

"This," soliloquized Dent, "will finish things. Jack'll let the secret out, sure; couldn't expect him to miss a chance like that."

After posting his letter Fred reread Ruby's. In every paragraph it invited him to remember. "It is the easy things," he reflected, "that we are most encouraged to do." He sighed, and picked up again the book on Banking.

About a week later, while "opening up" for the day's rush, Dent received a letter addressed in care of the bank. He saw that it was from his home town, so laid it aside until noon-hour—a period of ten minutes.

With the money piled around him, the paying-teller picked at a dime cold-lunch, and perused Ruby's letter. It was brief, but to the point.

"DEAR FRED:—

"Now that it doesn't matter, I might as well tell you that Jack and I are to be married. Yes, I will give him your regards!

"Frankly, Fred, I am disappointed in you. Did you think I wouldn't discover your deception? You must have as little faith in my intellectuality as you have in your own ability. To be perfectly candid, I made Jack confess that you two had seen each other—which I suspected.

"Good-bye and good luck.

"RUBY."

She had done what Fred had intended she should do—find him out a trickster and accept Hearn through anger and humiliation. It would all work out for the best in this world of business. Fred hated the thought—it rankled in him like Ruby's reflection on his ability as a man—but the game had to be played in a game spirit, without regard for sentiment.

In the midst of his lunch Dent was interrupted by a customer. He laid down Ruby's letter and placed a stack of hundred-dollar notes, as a paper-weight, upon it. The significance of the act escaped him.

A familiar voice was heard at the cage door.
"Mr. Dent, just a minute, please."

Fred turned around promptly.

"I have a letter from Head Office," continued the manager, "offering you our Bearberry branch on fifteen hundred. It must be taken over at once. Let me have your answer this afternoon."

Dent nodded, and turned to his money.

"Again the cards are dealt!" he murmured, and crumpling Ruby's letter in his palm, added: "but the hand I wanted has been given to another."

In Fair Acadia

"I was just like yourself, Mac," said the acting-manager, lightly, "worse, I believe. The Cape looked like a big black cloud to me, when I came here first; and the sea gave me the blues every time I looked at it."

MacDean checked a sigh.

"It wouldn't be so bad, Dick," he replied, "if *you* were going to be left here. Hard to tell what kind of a manager they'll wish on us."

"Don't borrow trouble," advised Denning; "I'm not gone yet."

They were walking along the beach westward. Blomidon threw toward them its gigantic shadow, into and out of which the gulls sailed, in a manner that fascinated the teller.

"Who would have thought," he remarked, as if addressing the birds, "that I would ever land in a place like this? Why, it seems like a foreign land to me."

Denning laughed.

"It did to me, too, and I only came from across the Basin. But you got here by degrees, Mac—that should have helped some."

"Yes," said the teller, "they got me going early in the game. I was just six months in Toronto

when they sent me to Peterboro. Having taken that jump satisfactorily they made the next Quebec. All aboard going east! Moncton, N.B.—and then across the Bay. I suppose Bermuda's my next stop."

"Pretty good going for two years and a half," agreed the manager.

Something more graceful and generally attractive than sea-gulls emerged from the shadow of the Cape. Three village maidens were coming toward the bankmen. When they had passed, not without their prettiest smiles, Denning turned to his companion.

"Can you beat that in Toronto, Mac?" he asked, with a grin.

"Not bad," replied MacDean, unenthusiastically.

Denning gave him a comical look.

"I believe you *are* homesick, old man," he observed. "I'm surprised that you're not over it by this time."

"It's a surprise to myself," admitted the teller.

"Can't account for it—unless it's the sea."

The manager inhaled a deep breath of salt air.

"By Jove!" he declared, "I could live on it."

"I like it myself, I believe," said MacDean.

"But—"

Denning interrupted him with a laugh.

"Cheer up, old chap," he coaxed. "In a couple of weeks now the summer-resorters will be coming down on us. These little cottages will all be filled with the flower of Boston and New England—and I'll guarantee you'll get over this fit you're having."

The teller squared his chin, and, with a half-smile,

asked for a loan of his own pipe. He was afraid he had already bored the manager with his childish talk. They entered into the discussion of local characters and happenings.

As the days passed MacDean formed the habit of walking along the beach alone at eventide. He liked the manager's company exceedingly well, as a rule, especially through the day; but when the sun was setting he seemed to want the companionship alone of the gulls and the waves. Seated on a rock overlooking the bay he would imagine himself gazing upon Lake Ontario, in the capacity of junior partner, MacDean & Co., Ltd.

Eventually the teller wrote his father a pointed letter, in which he asked him to state how many years of banking were required to fit a boy for a position in his sire's counting-house. He intimated that he might become attached to the banking business if left to it beyond a certain reasonable period. This point, he was sure, would bring the old gentleman round.

The teller was quite jolly until the day had passed that should have brought him a letter from his father in Toronto; then he resumed his wanderings along the beach.

"He's quite a fellow for ups and downs," remarked the manager one day to the Bluenose junior.

"Clever, though," was the reply—in the sense in which Nova Scotians use the word.

One evening, when Blomidon cast no shadow and the gulls fluted more sadly than was their melancholy

wont, MacDean sat on one of his favorite rocks enwrapped in mist. The boom of the foghorns came to him, out of some mystic, chaotic land, it seemed.

The teller would probably have contracted a bad cold, pursuing his sombre thoughts, had not a faint cry and the indistinct vision of a fallen angel disturbed him. He jumped from his damp pedestal and ran toward her. She had slipped on a slimy stone and was lying in the sand.

By applying a few handfuls of salt water to her forehead he got a pair of blue-grey eyes open.

"I must have stunned myself," she said, dazedly.

"Yes," he answered, scarcely less dazedly.

"If it hadn't been for you," she went on, trying to smile—

"You mightn't have stumbled at all," he interrupted, and chuckled at his cleverness.

They disappeared in the fog together.

The following morning Denning stood behind the teller's cage.

"Say, Mac," he whispered, "did you hear about the bunch of summerers that struck town yesterday?"

"No," was the reply. "Were there many?"

"Both quantity and quality."

After work they went for a walk toward the Cape.

"How's your pulse beating these times?" asked Denning, not in a tone of curiosity.

"Fine," said MacDean. "I'm getting to like the place a whole lot better. Why, I wouldn't be surprised if old Blomidon came to be a friend of mine."

The manager laughed.

"I knew the Bostonians would cheer you up."

The teller smiled to himself. He cut short his walk with the manager, the man whose companionship he liked so well, and paid a visit to one of the summerers of whom Denning had spoken. She was not from New England, however.

And regularly, each day, he saw her. Side by side they gazed up at the gulls, strolled in and out of Blomidon's shadow, and watched sails disappear over the horizon.

"I just love this quiet little spot," she said, upon one occasion; "don't you?"

Certainly he did.

The days that came and went brought no news from Toronto, except an occasional line from his mother, of an extremely unbusinesslike character. But MacDean had forgotten how to worry over such trivialities as junior partnerships, *et cetera*. When he sighed it was because of a change in color-effects upon the bay—every bright variation having apparently given way to a predominant blue-grey. At all times of the day, even early in the morning, this phenomenon was apparent.

At last a letter from Toronto arrived—from the bank's head office. It carried the information that a new manager would report within a week.

After reading the letter to his teller Denning looked at him quizzically, expecting, no doubt, to see the sadness of prospective parting registered on his face; but no such expression was there—nothing but acute surprise.

"J. R. Baron!" exclaimed MacDean.

"Yes, do you know him?" asked the manager.

No, the teller did not know Baron; but he had heard of him—and work in the same office with such a man would be impossible.

On his way back to the rock where Lois always met him, MacDean figured out the situation. Who ever heard of such hard luck! There was only one thing to do, he convinced himself—quit the bank and go back to Toronto. His father would have to take him on, then. Yes, that was the only way. No bank manager was going to let a five hundred dollar teller keep company with his daughter.

Lois was on the rock. He sat down beside her, unduly solemn.

"What's the matter?" she asked, smiling. "You look absolutely despairing."

He replied with a question.

"Have you heard that we are to have a change of managers here?"

Lois had not heard.

"Well," said MacDean, "your father's coming to take Denning's place."

She gazed at him a moment, much as she had done on the day of the fog, and her eyes grew wider and wider. Suddenly, unconsciously, she clutched his sleeve, and her face was the picture of delight.

"Isn't that lovely!" she cried. Then she blushed.

MacDean carefully explained to her why it was not lovely. Her eyes indicated that she wanted to understand but could not. He, however, could see

nothing but blue-grey. Their stroll in and out of Blomidon's shadow was not a success.

The same night MacDean wrote to his father, but did not post the letter. It would not go until noon the following day anyway.

The morning mail brought him a surprise, though. He was informed that a position awaited him in the firm of MacDean & Co., Ltd., Toronto, and the salary was named. The sooner he could take it the better his father would be pleased. "But," said Mr. MacDean's letter, "don't break faith with the bank. If they want you to stay until the proper time expires, do so."

This last sentence gave the son an idea. Tearing up the pessimistic epistle he had written the previous night he wrote again, as follows:

"DEAR DAD:—

"A new manager is coming this week, and I will not be able to leave the service until he has been here two or three months. There are always so many things to discuss, you know, in connection with the taking over of a new branch.

"In spite of the fact that I am anxious to get home, I feel obliged to stay here most of the summer. It will be good experience for me with a manager who does not know the local customers. I will practically have to act as his assistant; in some cases even as his adviser. More later.

"Don."

MacDean said nothing about the matter to his friend Denning, but lost no time in fulfilling an engagement with Lois Baron, early in the afternoon.

On his way to their trysting-rock he was in splendid spirit; even went so far as to whistle at the gulls. Conduct explained as follows: In spite of his five-hundred-dollar salary he had a written offer from the senior partner of his future firm, offering him a position at twenty-five a week to start. This should impress the banker father.

The sea-wind was playing with Lois's hair and the sunbeams danced back and forth from the waves to her eyes. But as he came nearer MacDean thought he saw little shadows on her face.

"Who's looking blue to-day, I wonder?" he laughed.

Straightway she smiled, her instinct telling her, most likely, that so happy a manner of greeting could betoken nothing but good news.

"I see nothing blue," she replied, "except the sky and sea."

"How about Evangeline's eyes?" said he.

She turned them full upon him.

"Why do you call me that?"

"I don't know—except that the name seems to suit you in this neighborhood."

She looked away from him, toward the Cape.

"But that's not quite the reason," he admitted.

"The fact is, I thought we were going to be torn apart."

She demanded an explanation. Before he had

finished with it Denning appeared, along the shore, waving a piece of greenish-yellow paper. Denning was supposed to be in ignorance of all these secret meetings.

"A telegram, Mac," said the acting-manager.

It read: "I have fixed it with your head office to have you leave at once. We need you here now. Come as soon as your successor arrives."

Denning hardly waited for an introduction to Miss Baron before starting back along the shore.

After a silence—and even the gulls refrained from piping—MacDean looked thoughtfully at his companion.

"Lois," he asked, "do I look sick?"

"No," she answered, in unsmiling wonderment.

"Nevertheless," said he, "I am, and intend to be for two solid weeks. Lois," he continued, "you wouldn't condemn me to a fifteen-hundred-mile journey in my present condition, would you?"

She shook her head.

Later on, in the delirium of his sickness, he said something to which she did not shake her head.

His Royal Hyenass

MR. NORMAN I. TAYLOR, accountant at the A—— Bank, Montreal, had finished his breakfast—a very proper breakfast of bacon, toast, marmalade and coffee—and was just reaching for his cane, preparatory to leaving for the office, when his wife laid her hand on his arm.

"Surely you're not forgetting Baby," she said.

"How absuwd of you, deaw," he replied. "Of coaws I wasn't!"

(Hereafter his pronunciation is Canadian.)

With that he went a few steps out of his way to please the little chap in the high-chair, and having bestowed a somewhat patronizing kiss upon the child's forehead and its mother's cheek, departed.

As he walked toward the business section of the city, Mr. Taylor carried a lofty and consciously superior air. Had his sensibilities been as fine as his appreciation of himself, there might have come to him telepathic waves, scandal-laden, for the boys in the office were already entering upon their daily discussion of "His Royal Hyenass."

The title they had given him had been suggested by his own declaration, made in confidence to the general-ledger man, Borritt, one day, to the effect that he, Norman I. Taylor, had several millions of royal corpuscles in his blood. Borritt was a

brother to one of the head office inspectors, and the accountant and assistant-accountant fawned upon him a little for that reason. But head office connection made no difference in the general-ledger man's attitude toward the boys, and consequently they liked him uncommonly well. He told them occasional secrets to prove that he was democratic—the accountant's secret among them.

So much for the first two words of Taylor's title. But the last, the "Hyenass," was really the most significant. It was supposed to be a compound of "hyena" and "ass," with all the animal characteristics preserved, and at the same time to sound like the superb verbal distinction "Highness."

There were great possibilities in the title, it seemed to the boys. No matter what the accountant's mood, it could be described by a slight emphasis on one or another syllable of the word they had coined.

"He's an Englishman," observed Goods, the receiving-teller, "but that's not England's fault."

"No," agreed Hane, A-L ledger-keeper; "he might have been born in Zululand."

"In fact, he should have been," said the M-Z ledger-man, Brooks. "I have a photograph of him doing war-dances with ivory in his nose and a fringe of jungle around his waist."

The three of them were standing near the cash-book desk. Parker, the cash-book man, turned on them.

"Get out of here, you guys," he commanded; "how in the devil do you expect me to balance?"

Goods laughed and Hane looked surprised.

"What happened last night?" asked the latter.
"Morning isn't the time to—"

"I know," interrupted Parker, "but a fellow can't work all night *every* night. I stayed with it till eleven o'clock; until my eyes ached and I couldn't see things for looking at them."

"The trouble is," remarked Brooks, seriously, "that we're all loaded down too heavily. I wish we could make someone see it. If we had a decent accountant things would be better—but what satisfaction is there in kicking to Nit?"

On special occasions Mr. N. I. Taylor was called "Nit." He liked titles and the boys were going to see that he got them.

Parker had resumed his work. The others moved away from him and over toward the general-ledger desk.

"Isn't Borritt down yet?" asked Hane, looking about him.

"Yes," replied Goods, "don't you see him standing there on top of his general ledger?"

Hane ignored the rebuke foolish questions always provoked from the ledger-keeper.

"It's funny," he said, "what a contrast there is between Taylor and Borritt. What I can't understand is why Borritt's brother doesn't use his influence to change things a little here."

"That's simple," said Brooks, "all head office wants is to get the work done, and His Hyenass is a better driver than Borry would be."

"How about the brother, though?" asked Goods.

"Oh," laughed Hane, "he's probably looking out

for himself. They say one gets into the habit after working beside the G. M. for a while."

Goods stole a handful of rubber-bands from Hane's pocket and looking up innocently observed:

"I'd like to see things come to a show-down between the brother of an inspector and a slaver accountant."

Brooks was about to make a remark when Borritt's head appeared on the stairway. At the same instant someone called "Ledgers!" and the slanderous group dispersed, to meet again in about twenty-four hours.

The assistant-accountant, Wylie Cassen, called the cash-book. Usually it was 9.15 when he began, but this being the morning of the fifteenth he reached the cash-book desk at 9.14.

"All ready, Parker?" he asked.

"I'm not balanced, Mr. Cassen," replied Parker.

"Not balanced!—how's this?"

The accountant, Taylor, who had come in earlier than was his custom, happened to be passing, and heard the assistant-accountant's exclamation. He came over and stood in front of Parker, on his face the usual placid, intolerable expression.

The ledger-keeper began to answer the question he had been asked:

"My eyes last night—"

The accountant cut a crescent in the air with his well-manicured but hairy hand.

"That's enough," he interrupted; "no excuses. The cash-book shall be balanced before any calling is done."

The receiving-teller, at the mailing desk near by, was heard to ask the juniors for a postage stamp. Probably taking it for granted that Goods had been writing a letter on bank's time, the accountant turned around and called him.

"Mr. Goods," he said, "you will help Mr. Parker balance the cash-book this morning."

The receiving-teller started to say that his work between nine and ten was to write up the discount-register, but Taylor did not let him get past the word "work."

"It's got to be done, so don't argue the matter. Mr. Cassen," turning with the air of a colonel to his captain, "kindly instruct the staff not to invent excuses when they are asked to do anything."

Thereupon Mr. Norman I. Taylor took his leave, without deigning to even look at either Parker or Goods. Cassen addressed himself to the latter.

"Mr. Goods," he said, "you see it does no good to parley. When you're asked to do a thing, do it. Mr. Taylor—in fact *we* can't have this answering back."

Much as the receiving-teller wanted to disable Cassen, he was obliged to remain both inactive and speechless, if he would avoid trouble. When the little blonde assistant-accountant had gone to help "His Royal Hyenass" bully someone else, Goods faced the cash-book man.

"Well, Park," he said with a sarcastic smile, "aren't they a pair of rare birds?"

Parker's answer was an apology.

"Ed, I would have worked all night if I had foreseen this. I'm sorry they nailed you—why didn't they call one of the C's?"

"Oh, well," replied Goods—or something that sounded like it—"everybody knows that Nit is a fool. There is only one word in the dictionary that he recognizes: 'authority.' When it looms up little words like 'reason' and 'justice' fade away. He's mad on the subject of commands; and our dear little puppet Wylie is following in his steps."

So saying, the receiving-teller buried his nose in the cash-book and determined to spot Parker's difference. "Spotting" a cash-book difference, however, is no morning recreation; the teller was glad to resort to the surer way—ticking off. Fortunately they found the error in one of the paying-teller's books, just at ten o'clock.

"If we had a chief that knew anything," laughed Parker, happy now that he was balanced, "I'd complain to him of the work some of these guys put me to around here."

"Swallow your medicine," replied the other, carelessly; "we all get it, in one way or another, and in as big doses as possible. Don't let's start handing it to each other, or there'll be a string of funerals down St. James Street some morning."

Goods hurried away, then, to his cage. Borritt, the general-ledger man, walked up to the cash-book desk.

"Jerry," he said, "try and get us an early balance to-day, will you? It's the fifteenth, you know."

Parker wanted to explain why he could not

promise, but Cassen was getting a drink out of the jar behind him. He merely nodded.

Borritt and the assistant-accountant accidentally ran into each other near a corner of Parker's desk. Before he had discovered who jostled him, Cassen cried: "For heaven's sake!—Oh, I beg pardon, Borritt," he changed his tone quickly. Borritt was the brother of an inspector.

The general-ledger man did not even look at the assistant-accountant, much less beg his pardon. The junior, who had a special grudge against all the management, chuckled to himself and told the story of Cassen's humiliation all over the office. By afternoon it was generally understood that Borritt suffered with a grouch—and this was not very far from the truth.

It was a strenuous day over the wicket. The tellers and ledgers were as busy as bees. Goods had eaten no lunch.

About four o'clock one of the ledger-keepers approached Borritt.

"Will you be able to give us our totals to-night?" he asked.

"Hope so," replied Borritt, briefly, and in a few minutes went over to see the cash-book man.

"Balanced?" he asked.

Parker looked at him in despair, pointed to heaps of unsorted items, to unruled draft-registers, and to the previous day's vouchers. Borritt gazed at the vouchers.

"What does this mean?"

"It means," replied Parker, "that to-day's call-

ing hasn't been done. As for to-day's balance, I won't even be able to try for an hour or two yet."

The general-ledger clerk half-smiled.

"You look almost frightened," he said, and went away, over toward the receiving-teller's cage.

"How are the discounts?" he asked Goods.

The teller raised his eyes and looked at Borritt wearily.

"To-day's stuff hasn't been entered yet," he answered, unapologetically.

Again the general-ledger man's face reflected a half-smile.

"Were you fellows all drunk last night?"

"Ask Mr. Taylor," was the reply.

Borritt asked Goods what he meant, and the teller explained about the mandate delivered over the cash-book in the morning. The inspector's brother had his back toward the cage door, from within.

"Is that the way Taylor drives the machine—" he was saying.

Someone coughed slightly on the outside of the cage. Borritt turned around quickly and saw the accountant standing with some bills in his hand.

"Well, Borritt," he said, "digging somebody out as usual? But what's this you're saying about my *machine*?—why, I haven't been able to afford one yet, you know!"

There was a smile on Taylor's face, but not on the general-ledger man's. Borritt knew that his remark had been rightly interpreted. Ordinarily he would have said nothing, for the sake of peace, but this was the day of his half-smile and his quiet

tones; a day that came to him but once in a long while.

"But you *ought* to have a car, Mr. Taylor," he replied, "and a chauffeur *to drive around.*"

The accountant's pomposity showed at once. Borritt's emphasis was unmistakable.

"What do you mean, sir?" he cried.

Borritt did not reply, but stepping aside opened the discount-register and began writing in the morning's bills for Goods. Taylor glared at him, the royal blood in his veins rising, then suddenly wheeled and was off. The general-ledger man did not lift his eyes from the register, nor did he laugh with the receiving-teller over the matter. He worked away until a desk telephone beside him rang.

"Hello."

"Will you please come into the manager's office?" said a voice.

"Certainly," answered Borritt.

The manager and accountant were there, and so was the general manager, Mr. James Lott. The manager spoke first.

"Mr. Borritt," he said, "Mr. Taylor tells me that you insulted him before one of the tellers."

"He must have misunderstood me," replied the general-ledger man.

The manager looked at the accountant.

"Then what did you mean?" asked Taylor of the accused, and his royal blood was still boiling.

"What I said," answered Borritt; "that you ought to have a car and a chauffeur to drive around."

"Why did you make that remark?" asked the manager.

Borritt faced him, frankly.

"Because," he said, "I think Mr. Taylor is such a rare man in the service. I'm convinced that we couldn't replace him—that's what I mean. And surely the bank could afford him a car."

Borritt spoke with such apparent earnestness that the general manager seemed momentarily bewildered.

"But why did you add the words 'to drive around'?" asked the accountant, hotly. "That is where the insult lay."

Borritt allowed the half-smile to come.

"Well," said he, with affected humility, "isn't that what everyone does with a car?"

"But not with a chauffeur," said the manager, showing considerable exasperation.

"You must remember, though," rejoined the accused, "that Mr. Taylor is a little different from other men."

The general manager brought his hand down hard on the manger's desk.

"That's enough!" he cried, peremptorily. "Now, Mr. Borritt, you have not only insulted Mr. Taylor as a man, but you have tried to belittle him as an accountant. You have insinuated that he is incapable of running an office—"

"I beg your pardon," interrupted Borritt—

The general manager brought his hand down again.

"I was speaking," he said, quite fiercely. "You

must apologize not only as man to man, but also as clerk to accountant. Nothing must interfere with the workings of this institution, not even the whims of an inspector's brother!"

Borritt lost some of his self-control here.

"Listen, Mr. Lott," he said tensely, "what I am going to say must be considered with reference to myself alone. My brother has made his own way in the bank, and his interests are his own; but I will have you understand that mine, too, are my own. You are going to offer me an alternative, aren't you?"

The G. M. nodded.

"Very well, it takes me just a second to choose. I'm damned sick of this tyranny, anyway. I'll give you my resignation in the morning."

Borritt rose, and, after waiting a moment for a move from any of them, left the front office. He went back to the discounts, and proceeded with Good's work.

Borritt had a battle with himself; he could scarcely keep from again entering the front office. It would have been such satisfaction to prove that he had done the right thing in strangling Taylor's pride; it was the right thing to throttle such fool's vanity under all circumstances. But Borritt had his brother to think of. He had said enough already.

No one would have thought, to look at the big phlegmatic general-ledger man working over his book on that night of the fifteenth, that he was feverish with a desire to fight, almost to kill. And yet, in

spite of his feelings, his half-smile triumphed at intervals.

It was ten minutes to nine o'clock. Because of delays occasioned by delays, all of which were a result of Taylor's unreasonableness in the morning, the general ledger had just been balanced. The cash-book man, the receiving-teller and two ledger-keepers were working. Borritt was preparing to go home. He had told the boys nothing of what had happened, though a little of it had leaked out.

A key was heard in the front door. Someone entered and walked back through the office. It was the accountant. Once a fortnight he came down after supper to inspect the vault and locks. Borritt met him in the centre of the main-office floor.

"Good evening, sir," he said (he would be in the service a month yet, possibly) and would have stepped past; but Taylor caught him by the sleeve.

"Just a minute, Mr. Borritt," said he, in his official voice, "I see that Mr. Goods is here. As man to man, don't you think an apology is due me before him?"

The general manager had sided with the local management, and therefore Taylor was no longer afraid of the inspector's influence.

Borritt did not lose his temper—he was too disgusted for that. He acted upon a kind of exalted pity for a fellow-being who could be cursed with such terrible vanity. He figured out in his mind, at a rapid rate, what would be the best thing to do; not the best thing for himself, but for the accountant.

Having decided, he swung his large open hand around and struck Taylor with such force that "His Royal Hyenass" went down. The smack resounded all over the office, and brought the night-workers around. They stood in a sort of semicircle, solemnly waiting for the fallen to rise. Borritt leaned against the cash-book desk, a half-smile on his face. Taylor got up with tears in his eyes, but showed no signs of fight. He looked imploringly at one or two of the clerks.

"You are witnesses," he said shakily, "to the fact that I have been assaulted."

The boys glanced at each other with understanding eyes. One by one they declared that they had not seen the assault. Borritt's half-smile widened into a whole one, then he laughed as his fellows had never heard him laugh, and left the office.

The accountant's actions were not so original. He took a drink of water from the jar behind the cash-book desk, and sneaked out of the bank by a side door. He drank at a hotel-bar until ten o'clock, after which he went home and slept in a bed by himself.

Next morning he asked his wife to telephone the bank that he was sick. She laid her palm gently on his head and murmured:

"Poor dear, you have been working too hard."

He made no attempt to remove her hand from his forehead, and when Baby ran up and kissed his gindried lips he did not push the little chap away. Trivial things like these could not injure his pride. His was not that kind of a pride.

Those Who Travel About

THE only real-estate man in Chemain, Vancouver Island, locked the door of his little office and went over to the bank to have a chat with his friend the manager. It was after hours, but the bank-junior admitted him and showed him into the private office of Bruce Hanley.

"Well, Art," was Hanley's greeting, "how's business?"

Arthur Basset laughed. "Why do you always address me in that cold and calculating manner?" he said.

"There's a reason for it to-day—I just got a call-down from the new chief inspector of our Western Provinces."

"What about?" asked Basset.

"The old thing," replied the manager, "loans. I loaned five hundred to Jacob Groves for three months, and they write me from Victoria, objecting. The new inspector seems to think Groves' statement was not satisfactory, and insinuates that the money will probably be used on real estate speculation. That's what they always say."

The manager looked considerably annoyed.

"Don't let it worry you," advised the real estate man; "they must kick once in a while, you know, on principle."

"But this," rejoined the manager with a grin, "is a matter of both principal and interest—something more to them than the maintenance of discipline."

Instead of asking to see the inspector's letter and thus keeping his friend reminded of his worries, Basset suggested a walk up the mountain-side, where a fine view of the bay was had. Hanley agreed, and they left the office together.

But Basset was mistaken in thinking that a walk in the mountains would take the manager's mind off the matter that troubled him.

"You know," said Hanley, as they strolled along, "if I were a bachelor like yourself I'd be able to argue with the inspector's department; but I've got to be careful of my job for my family's sake."

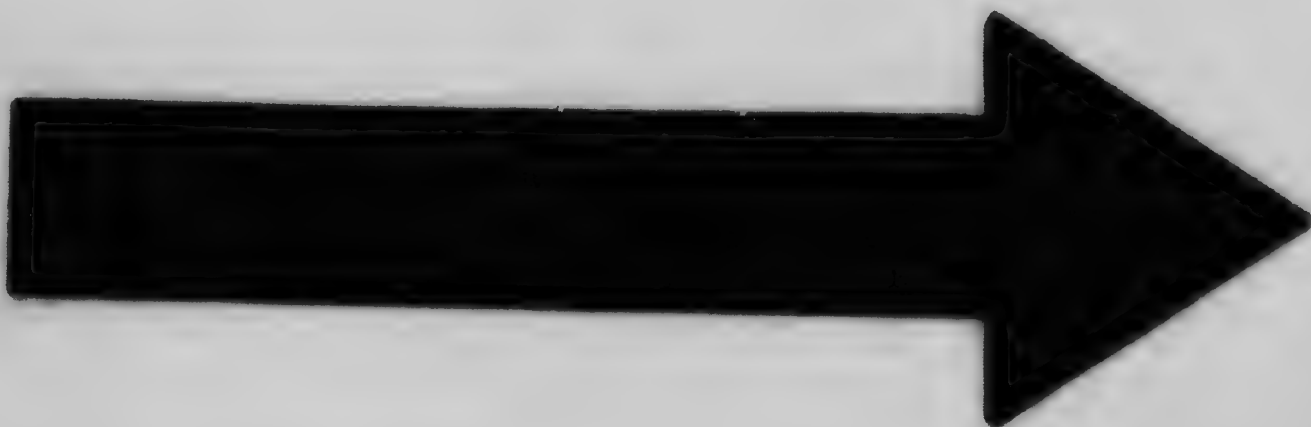
The real estate man smiled.

"Well, anyway," he remarked, "you've got it on me in that you're married. Can you imagine me waiting for customers to buy lots, with a wifey on my hands?"

"But you're resourceful," replied Hanley. "That's the difference between us. I'll never be anything but a sort of clerk, and in that capacity I've got to be darned discreet. I'm bad enough as a petty bank manager, but as a realty man I'd go mad."

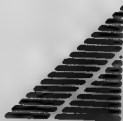
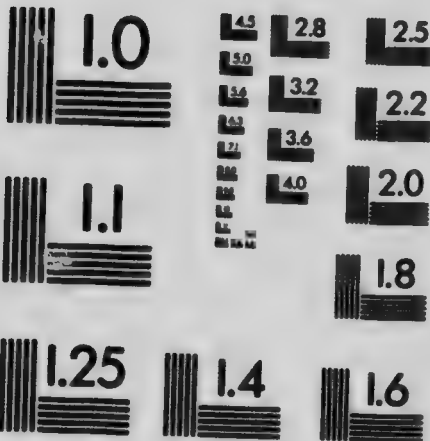
"You will admit then," said Basset, "that I've got a worse job than yourself? Now there is some romance about banking, Bruce. Just think of the surprises you get sprung on you—"

"No, I won't," returned the bankman, ignoring



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his friend's last few remarks, and considering the question only. "You're free and I'm not. You've tried out in different things, and I haven't. If I'd foreseen what was coming I'd have resigned from banking long ago."

"As I did," added Basset, "and jump from bad to worse."

The manager was thoughtful.

"What aggravates me," he said, after a short silence, "is to know that in this case of Jake Groves I'm in the right—but I can't make Victoria see it. We'll get that five hundred back flying. The old man is the most successful gardener we have around here. While it's true that his land is subdivided, it's also true that he works several acres, and very profitably. The statement he gave me was most conservative."

"Yes," agreed the realty man, "and you must remember he's got some of the best summer-cottage sites on this Island. He's got them listed with me, too."

"And Jake's as honest as the sun," declared the manager.

"I know," said Basset. "He had that name back East. Did I ever mention the fact that Groves was a customer of the Y—— Bank, Willow, Ontario, when I entered it as junior?"

"I believe you did," answered Hanley, absently; "but I don't need any more evidence than what I have gathered myself to convince me that he is as good as the wheat. The thing that crazes me is this:

my judgment seems to count for nothing. Confound—!"

Basset interrupted him with a laugh.

"Forget them, Bruce," he urged. "You're getting all worked up about it. Just dwell on my worries for a while and your own will look like prosperity in comparison. Why, I haven't made a sale in seven weeks."

They discussed Chemain business in general, then, to the exclusion of their own affairs. The pessimistic tone of their conversation seemed to amuse them; at any rate they held to it during the remainder of their walk.

Basset left his friend at the post-office and went back to open up his little office again, in hope of decoying a passer-by into the net. He spread a couple of blueprints before him, and sighed at the scarcity of cancellations thereon.

"And yet," he reflected, "you can't beat this spot as a summer resort. Money must be most abominably tight."

In spite of the tightness of money, however, he took a good cigar from his pocket and lit it, then sat back in his chair and prepared to size up the world. By a process of elimination he finally came to a mental discussion of his friend, the bank manager. He decided that, in spite of his own precarious calling, he felt sorry for Hanley. Bruce was the faithful type of servant; not the kind of a man to bully his way along to success. Basset compared him with

other bank managers he had known—J. R. Redman, for instance, of Willow, Ontario.

The shade of his first manager appeared before Basset now, as if for inspection. But though called upon the carpet before a powerful imagination Redman was pompous and unbending, as he had always been. Basset asked him what he was doing now and where his bullying business methods had landed him, but the haughty spirit would not reply. His actions must not be questioned, particularly by a former junior.

Basset dreamed of the time when he was "swipe" at Willow. He recalled the many interviews he had witnessed between the manager and country customers, where the farmer was imposed on endlessly. He remembered the bunches of notes Redman used to purchase at an enormous discount—not for the bank, but after head office had been counselled to refuse the farmer a loan! The junior had not known what was going on, but it was all perfectly clear to the Chemain, V.I., real-estate dealer. The two were fifteen years apart, and the latter had taken to wearing a moustache and glasses. Whiskers and spectacles bring knowledge. Basset was surprised at the wisdom that had come to him in fifteen years, the worldly wisdom of worldly things, including men. He tossed Redman aside ere long, as something too common and understandable to bother about, and mused on the more puzzling aspects of human life.

There was Jake Groves, for instance. He fitted nicely into the realty man's reverie. Basset remem-

bered him as much the same man in Willow that he was in Chemain now. Jake had been here when the ex-bankclerk came, in search of health and adventure—the only Easterner of previous acquaintance that Basset had met on the island. A friendship had sprung up between the two. This was eight years ago, long before Bruce Hanley was a manager.

Groves had always been, and still was, something of a puzzle to Basset. Why had not the hard-working Eastern farmer and Western gardener grown independent after so many years of slavery? The conclusion Basset had come to was, "Too honest!"

Basset compared himself with Jake Groves. Which was the better citizen? Groves, undoubtedly. The realty man was honest enough to admit the truth to himself.

"And yet," he murmured, "I'll be more of a success than Jake has ever been. I'll be able to get credit where he couldn't, even from the banks. Why, he's a much better investment than I am—but he isn't able to plead his case as I can plead mine, and so he is ignored. At least, he would be if it wasn't for Bruce, of the erringly sympathetic disposition."

While he smoked his cigar the telephone rang. The Chemain realty man was called to Alberni on business. He took the first train.

It was two days before Basset returned. He got into town about noon and walked down toward his office. In passing Jacob Groves' gate he stopped for a minute to admire the old gentleman's wonderful

garden. The husbandman spied him from his shanty, and beckoned him to come in. Mrs. Groves insisted that he should sit down to dinner.

The old Ontarians naturally talked of Ontario—which, to them, meant Willow. Basset had only been in Willow for a year, but in that time had, because of his connection with the bank, come to know most of the farmers around. These Jacob and his wife loved to discuss.

"I wonder," said the old man, in the course of their conversation, "where Manager Redman, who used to run the Y—— - Bank there, is now?"

"Hard to say," replied Basset; "I haven't heard of him in nearly ten years. He got a larger branch while I was still in the business, and soon after left the bank altogether. I don't know what became of him."

"He'd do well wherever he went," observed Mrs. Groves; "he was a shrewd man among the people."

"He was a skinflint," said Jacob, and went on to show why. "I never got many accommodations, but when he did lend me a hundred or two I was statemented and insulted till I'd no wish to go back."

Basset gradually led the conversation into pleasanter channels. The gardener and his wife sighed over the home they had enjoyed in the East, and regretted that they had ever wandered in quest of greener pastures.

"I'd go back to-morrow if I could afford it," declared the old man.

"Cheer up," laughed Basset; "you've got some good subdivision stuff, Mr. Groves. When money loosens—"

Mrs. Groves held up her hand.

"Don't encourage us, my dear boy," she pleaded, smiling.

Three hours later Basset was lying in wait in his realty office when a figure loomed up before him as in a dream. A man that made him feel fifteen years younger (though not at the joy of meeting) stood gazing in his window at some of the maps there displayed. By and by the man came in.

Basset waited a moment to see if he would be recognized. But the stranger evidently could not see through glasses and a moustache. Fifteen years was a long time. Basset heaved a sigh of relief.

"I have come to look over some of your lots that would be most suitable for a summer home," said J. R. Redman, for he it was.

"Very well, sir," replied the realty man, on the watch to see if the tone of his voice produced any effect. But none was produced—Redman had completely forgotten the junior of years before. A junior was an insignificant quantity anyway.

They talked business, Basset in his cleverest, which was his most indifferent, manner. In the course of a long walk about Chemain he showed the bland and prosperous-looking gentleman some attractive lots. In an hour or less he had sold two of them.

The deal was completed, and Redman had paid cash, for the sake of a discount, just a few minutes

before the afternoon train came along. They had no time for casual talk.

The bank manager, Hanley, appeared at the station five minutes after the train had gone.

"Going away?" asked Basset, with a grin.

"No," said Hanley, "but I intended to be on time to bid Inspector Redman good-bye."

The realty man uttered a slight exclamation, after which he remarked:

"So you've been having an inspection, have you?"

"Yes; and been getting the deuce on the side. But the big chief was so stuck on the town that he only paid a fraction of attention to me and the branch. He informed me that he wouldn't mind summering here."

"How about the Jake Groves loan?" asked Basset, smiling peculiarly.

"Oh," replied the manager, "I showed him the old man's garden and he seemed fairly satisfied. I wanted to take him in and introduce him, but he wouldn't go."

"I wonder," mumbled Basset, "if he knew it was the same old Jake."

"I beg your pardon," said the bankman, "I didn't quite catch you."

Basset gave him a comical look.

"Too bad," he observed, "that Mr. Redman wouldn't go. I sold him a couple of Chemain lots to-day, at double price, and when he comes here to live he may want the rake-off on vegetables that our gardener gives his friends."

Hanley's face was a study in wrinkles.

"You don't mean to tell me," he cried, "that the big chief is coming here to abide?"

"Don't worry," laughed Basset, "I know old Redman—have a story to tell you about him later. He's one of those gentlemen who become less formidable the better you know them."

A satisfied grin hovered over Basset's countenance. He was thinking of the surprise that was coming to a big banker a little later on—and to an old man and woman the same evening.

"Bruce," he said, at last, unable to keep his secret any longer, "the lots I sold my former manager belonged to Jake Groves' subdivision."

"Your former manager!" Hanley repeated in blank amazement. "Jake Groves' subdivision!"

"Sure," was the casual reply. "Come up the mountain-side for a walk and let us compare experiences as travelling clerks in a Canadian bank."

Her Literary Hit

UPON opening her letter from *The Mullen Magazine*, Hazel Bates recognized it as a personal note from the editor. She was almost afraid to read it.

Hazel had been writing stories for over three years, and never had she received anything from the magazines but those cold-blooded non-available slips. And she had never sold anything but sketches, and these to the Sunday papers at four dollars a column.

But here was something worth while; a letter bearing all the marks of a typewriter as operated by an imperfect typist, and signed by an editor-in-chief. Finally Hazel found courage to face it.

"Toronto, Dec. 30, 19—.

"MISS HAZEL BATES,

"Orville, Ont.

"*Dear Madam*,—We have read quite a number of stories submitted by you, and while we are not in the habit of writing letters about rejected manuscripts, yet we feel that a paragraph will not be wasted on you.

"There are many good points about your writing. Your style is not bad, and you are frequently humorous. But you do not make yourself sufficiently real, and you do not hang a thick enough veil over the mysterious. If you will consent to tell tales about

yourself and learn to leave something undisclosed for the end, you will be much more successful.

"Trusting to hear from you again,

"Yours faithfully,

"JAMES MANUS,

"Editor-in-Chief."

Hazel's face glowed more brightly each time she read the letter, and at last her genius caught fire. She must set to work immediately. She would be realistic—would reveal her inmost thoughts. But how to get a punch in at the end? Ah! an inspiration! She would pretend to be telling on herself all along, but would finish by telling on *him*.

"I'll make this real enough to suit them," she murmured. "After all, what does it matter if some of my friends recognize me?—I don't care for them. The only ambition I now have is to succeed as a writer, and my chance has come. If I make this story strong and individual enough it will prepare the way for others. I will write as I never did before, tersely and realistically!"

Impetuously she gave herself up to the muse. For the time being she was less a woman than a writer:

CHARLIE NORVAN.

BY HAZEL BATES.

I am an old maid and a suffragist. Anyway, people say I am, and doubtless they know. Of course I'm not so very old—just thirty. And I'm not a

militant. But even though I did throw a brick through a window—a bank window, let us say—whose fault would that be? Not mine, for I am considered an irresponsible being. I am a woman.

My friends tell me I am cynical. I suppose if I had turned out differently they would deplore my lack of cynicism. One thing I have always noticed about cynics, however—they escape much sympathy. They are supposed to be self-sufficient. They get criticism where less fortunate ones get slush. Who wouldn't be a cynic?

Well, admitting that I am one, who is behind the fact? I am going to tell.

He was a charming fellow; not handsome and "dashing"—whatever the word means—but kind and humorous. One had only to look at him to be happy. When I say "one" I really mean "I." I was the one. Charlie said I was, and I believed him. If you presumed so far as to intimate that I do not believe so yet, I might hate you. That would depend on the way you said it.

We were attached to each other, I imagine, about an hour after we met, which was the day after he came to town. We were introduced on a back street of Storeville, my native town—but not his; and, together with Maisie Bonar, his cousin, immediately went for a walk. I remember his first few sentences.

"Do you see that little old-fashioned cottage behind those weeping willows?" he asked.

We told him who lived there.

"A place like that," he said, "always makes me feel dissatisfied with my wandering life."

We girls were nineteen and we laughed at him.

He was probably twenty-three, and so he only smiled at us.

His life, then, was a wandering one, and yet he was stationed in Storeville for a while; it might be for days, weeks or months. It turned out to be for months, and I got to know him very well indeed. With all his fun he was a very serious chap. At last I too became serious in disposition. My most intimate friends love to refer me back to the girl I was then. It is a way they have of chastising me for my growing weakness.

Charlie Norvan never encouraged me much and did not act up to the reputation of a lover, according to the common conception; and consequently I almost worshipped him. I have often, in more or less miserable hours since that summer ten years ago, wished that he had been like some of his business confrères—flippant, careless, unscrupulous; that he had hurt me a few times so that my memories of him might not all be happy.

If he had deceived me occasionally while here I would have understood the silence that followed his departure, and might not have grown into the heartless thing I am reputed to be; but no, he was all honor and truthfulness. He never encouraged me, and yet I am sure he loved me. He would not take my girlfriends anywhere; when he went out for a good time I was always invited to accompany him. He enjoyed my companionship, I know, because he always chose it.

It was that way until the day he was called away. The phrase, I am aware, sounds like a reference to death. Well—he has been dead to me, absolutely. I

have never heard a word from him or about him in more than ten years.

The day he got word to go he left off work early in the afternoon and came up to our home. I was reading, in the front garden. He had the usual happy word of greeting; but his face, I saw, was clouded with disappointment.

"The garden is full of them," he smiled, waving his hand toward the flowers, "and yet I see only one."

I did not reply, for I had a presentiment that something was wrong, and I was concentrating on his face. He sat down on the grass beside my rocker, and by and by raised his eyes to mine.

"Hazel," he said, quietly, "I envy the next fellow who shall have the privilege of sitting in this spot."

I knew, immediately, that he was going to tell me what I had been dreading for a long time. But he had never spoken of love to me, and I could not rise up in my might and swear (as men can) that there would be no next and none other. I was obliged to hide my heart-sickness behind a smile. Oh! I had grown much older than when Charlie first saw me!

"I'm sure that spot would miss you, Charlie," I replied, in a light tone.

He gazed at me in silence a while. I pretended to be interested in anything but him.

"It may not miss me," he said slowly, "but it's going to lose me."

I looked at him in affected surprise. He could not take me off my guard now, for intuition had already put me through the severest ordeal. What remained

to be endured was trivial in comparison with my first pang.

"You don't mean to say you are leaving town, Charlie!"

He nodded his head.

"The powers have decreed it. They have probably heard that I've been looking at my little cottage of the weeping willows one day and sitting here with you the next, alternately through the summer. It is not good for the little servant of a big business, you know."

I could not quite comprehend Charlie. Although he succeeded in giving me the impression that his actions toward me were dictated by circumstance, I seemed unable to fully grasp the fact. He was a man, and for men there must always be a way out somewhere if only they have a strong enough desire. I know a great deal more about business now than I did then, but I am sometimes not sure even yet that Charlie was justified in disappearing so suddenly and completely. Perhaps, being a woman, I fail to comprehend the severity of business.

I never heard him sigh until that day he was moved away. It was a moment after he had refused to stay for tea at our home.

"I must pack up at once," he told us; "and it will keep me busy until train time. I have to be in Montreal by to-morrow night."

Mother would have urged him, but I made a sign to her. There was a peculiar pleasure in letting him go at once. I felt that it hurt him as much as it did me, and the thought of his misery helped me forget mine. It did more—it made me temporarily happy.

But when the train had gone and I realized that he would never come back to work in Storeville, I experienced ecstatic pain. I accused myself of having been too indifferent toward him. I realized what a comfort it would have been to recite to myself the words of a proposal, which, I am sure, I could have encouraged him to make.

Now, of course, I am glad that I did not humiliate myself; for when he did not come back to propose it is hardly likely he would have returned to marry. He must have known that I loved him, in spite of my superficial indifference. There must have been something in his own life, entirely independent of mine, that kept him away.

It may have had to do with business. I have heard tales about corporations something like the one he worked for. Right here in Storeville I have seen boys older than Charlie Norvan turn to drink and gambling, because, they said, it was the only kind of a game they could finance. Of course, not knowing their private lives, I never could get at their viewpoint. But they certainly gamed and drank consistently, and never looked at a girl.

Sometimes I think it was Charlie's gameness that drove him away from me. He was the kind of a fellow who would sacrifice himself through allegiance to a perverted sense of honor.

I love to think, as a woman of thirty, that the girl of twenty was sacrificed to the gods of commerce. But alas! how can I? Had my friend been engaged in a corporation of poor standing I might have flattered myself to believe his poverty kept him from making a confession to me. But no! It must have

been the old, old story of another woman, whom he did not love but was obliged to marry: for Charlie was a clerk in a Canadian bank—a wealthy and respectable institution.

Hazel had written the story in two hours. She intended closing it with conversation, but the "other woman" demanded place in the climax; aye, in the very last sentence. She intended injecting more humor, but the serious side *would* prevail.

"Perhaps it's better as it is," she soliloquized. "I have been criticized by the editor for want of realism, and the sadness of it is, I'm afraid, a thousand times more real to me than the rest."

The story was not even revised. She had it typed by a boy-stenographer, who was studying law with the local attorney, and mailed it to *The Mullen Magazine*.

In a few days a letter came back, signed by James Manus, offering twenty-five dollars for the story.

"You must follow up this style," said the letter, "but don't cultivate satire too strongly. Your story is weak, of course, but it sounds like the truth, and happens to be seasonable at this time owing to attempted legislation affecting our banks."

Hazel was not so delighted as she would have been to sell a story less her own. Reflection had brought doubts. Was it a story she was selling or a personal secret? Was it literature or sensation?

However, a literary name was not to be despised.

One probably had to pay a price for it, too. She accepted the editor's offer.

When the magazine finally arrived, containing the story "Charlie Norvan," the authoress cried over it. The humiliation, in print, was too great. She had used too thin a veil. All her friends would recognize both herself and Harley Norton—the original of Charlie Norvan.

Hazel had been considering herself a woman of thirty; the published story convinced her that she was just a *girl* of thirty. She was cold-blooded only toward hard men and hateful men; toward story heroes she was a girl, with the same heart she had always possessed.

It was evening and she sat with the telltale magazine on her lap. She reclined in the very rocker she had occupied the day her bankclerk went away; trying to forget herself in the peace and beauty of a summer's evening. But in her heart there was a great humiliation and a silent emptiness. She gazed listlessly toward the gateway through which he had walked so many times, years before.

He was walking through it now. The vision could not be real, she knew—but there he was. He was coming toward her, his hat in his hand and a well-remembered expression on his face. He was kneeling beside her now on the grass, in the spot where he had last sat.

"Hazel," he said, quietly, "I saw your story and I came to suggest a different ending."

"How can you smile like that?" she asked him.

"Because I am the same old Harley," he answered.

He took her hand, and she knew then, with a sudden tremor of soul, that he was real.

She was dazed, but not excited. Her happiness consumed her energy, and he was obliged to help her into the house. The father was somewhat alarmed but the mother smiled understandingly, and seemed even more concerned about Mr. Norton than her daughter.

"Are you still in the bank?" Mrs. Bates asked.

"Yes," he replied, looking toward Hazel, "and I have just been given my first branch—this branch of Orville."

Then Hazel knew she had misunderstood and misrepresented the hero of her story, and that she would therefore never be a writer.

Working for the Bank

JOHN MORRIS, reeve of Wallis, Ontario, was strongly of the persuasion that he owned the X—— Bank of Canada. He had several shares of stock in Toronto and a son in the Wallis branch. By virtue of his shares and his son's connection he considered himself a sort of supervisor over the local branch and staff.

The son was like his father. The son, moreover, was ledger-keeper at Wallis—and a good one. The junior, Sair, was also quite smart, and he and the ledger-keeper naturally affinitized. The teller, Rossen, and the accountant, Bell, were uncomfortably aware that they were considered the “dubs” of the office. They enjoyed their reputation, however.

Reeve Morris had considerable money deposited with the bank at three per cent., and the bank staff was therefore obliged to laugh off his insults and give him every accommodation. The manager was accustomed to this sort of thing, but it worried the young teller and accountant a little. They knew that the ledger-keeper knew it did, and the sort of love they had for him grew.

“Don't worry,” said Bell, “we'll get something on that boy yet. He's too mean to make a mistake; still one of these times we'll bring home his herd.”

The teller's reply was forestalled by the arrival of

a customer. It was the reeve himself. Morris was in a bad humor this morning, so Rossen did not ask him any questions. He merely added up the reeve's deposit and put it through without calling back the total. It was entered in the customer's current account pass-book—and then Mr. Morris lost his temper. Rossen had made a mistake in the addition of the deposit-slip, and, of course, the ledger-keeper had put the entry through as it was.

Morris did not ask the teller to rectify the mistake, but took his pass-book in to the manager. The manager came out and chastised the teller—he was obliged to.

"I don't like these alterations in my book," declared the reeve of Wallis. "There's no excuse for such carelessness."

"You'll have to be more careful, Mr. Rossen," said the manager.

Bell, the accountant, was chuckling to himself in the rear of the office. The teller went to him when the storm was over.

"Isn't Reggy's pa a nice, agreeable person?" he said, casually.

The accountant laughed.

"Don't let him worry you," he advised.

"Not I," replied Rossen. "But if I were Reginald I'd take my parent aside sometime and strongly intimate that tattling gets a fellow nothing in business."

"I have a hunch it's going to get *him* something," said Bell.

"Let's pray for revenge," laughed the teller, following the accountant's line of thought, and imitating his good humor.

When the junior came in from delivering drafts, the two senior clerks heard him and young Morris chatting and giggling over at the ledger desk.

"Evidently they are discussing the two dubas," observed Rossen, who pretended to be getting a total from Bell's general ledger. "I'm afraid Reggy is going to spoil our bright and capable slave."

"Cheer up," replied Bell; "remember, I'm accountant, and some day the glorious opportunity of swallowing his nibs whole is going to come."

The teller went back to his cage somewhat comforted. It would soon be the end of the month—an evil idea entered his head as he thought of it; and he went back to the accountant's desk.

"Say," he whispered, "let's ball him up on balance night and keep him working till the wee sma' hours. He's had easy balances and first shots for the last three months."

The accountant bit the end of his pen.

"By heck!" at last he chuckled, "I think we owe it to him, at that. Of course it's a rummy trick—but ought to do him good!"

The second-last day of the month Bell and Rossen had their plans all laid and were congratulating themselves on the fun they would have and the good they would do, when a bit of news reached them that made their schemes look childish in comparison with

what might be. Reginald Morris was to have a party on balance night! Rossen informed Bell of the fact.

"He's crazy," said the accountant. "We'll have to tie a can on it. Who ever heard of a party on balance night?"

The teller counselled consideration.

"This may be our opportunity," he explained. "You see, it's like this: Reginald's cousin has been called to the city all of a sudden (so the swipe says) and his nibs wants to give the guy a little doings before he goes."

"But why not to-night instead of to-morrow night?" asked Bell.

"Because," answered Rossen, "the cousin and Mrs. Morris are shuffling cards at the Bennets' this evening. You know, Bell, nothing must interfere with Wallis society, of which the Morrisises are the Newfoundlands, the St. Bernards and the bloodhounds all in one."

Bell was thoughtful.

"I wish," he said at length, "that Reggy would invite us. If he did I think we could improve on our plans for his initiation into the new life we have arranged for him—the simple and erring life where even ledgers may not always balance first shot."

As if in willing obedience to Bell's wish the ledger-keeper came across the office and approached the two senior men.

"I'm giving a little party to-morrow night," he said, "and would like you to come. Can you?"

A sign passed between the teller and accountant.

But Bell, even at the risk of spoiling things, could not refrain from sarcasm—he was annoyed at Morris's way of taking everything for granted.

"I suppose so," he answered, "if the ledger-keeper can."

"Don't worry about me," said Morris; "I'm going to have a first shot."

But Reginald was not brave—he was merely spoiled. When he saw the anger leap into Bell's eyes he hastened to add: "I suppose if I balance by seven o'clock, Mr. Bell, the other work can be left over, under the circumstances?"

Then the accountant conceived a bright idea; it reflected brightness to his face.

"I guess so," he answered, and went on with his work.

The two senior men were not even commonly courteous in accepting the invitation, but then they knew it had been extended to them not because they were wanted but because they happened to be Reggy's fellow-clerks. The Morrises' son was not going to be a mere clerk for long—he was going to be a city accountant, then a manager, and finally an inspector. But while he *was* a clerk his avocation must be made as respectable as possible: his fellows must be raised to the highest set in Wallis society.

When Reggy had gone back to his desk Bell and Rossen put their heads together. In a few minutes they had everything once more arranged for the ledger-keeper's downfall.

Next day, as part of the arrangement, after young

Morris had taken off his balances from the ledger, and while he was eating an apple in the manager's office, where he was fond of sitting when the manager was out, preparatory to adding up his balance-book, Rossen was seen (by Bell alone) to hover over the savings-bank ledger, dangerously near the balance-book.

His apple finished, Reginald went back to his work, and began doing what adding-machines were made to do. About five-thirty he had taken out a balance and was three dollars short. First thing to do was to add again as far as the dollars column. This took him till six o'clock. He was still out three dollars even. In the meantime the junior had balanced the current-account ledger—a very light one.

The "swipe's" luck was due to the ledger-keeper's accuracy—Morris handled both ledgers but Sair always helped him balance—but he took the credit to himself and began boasting to Morris of his near-first-shot balance.

"Aw, shut up," growled the savings man; "anybody could wind up a little thing like that."

The accountant came around. As he passed the cage he drew a ruler across the door, and Rossen grinned at his ink-pot.

"Balanced?" Bell asked Morris.

"No," snapped the ledger-keeper, without looking up.

The teller and accountant winked at each other through the wire of the cage, and then Bell went out

for supper—it was part of the scheme. Rossen stood beside the fretting savings man.

"Hope you don't miss the party," he said soberly. Morris looked up wildly.

"Miss it!" he cried. "Any old time!"

A few minutes later the telephone rang, and the teller made sure he answered it himself. He carried this message to Morris:

"The accountant says you'd better get at the current-account pass-books and leave your balance till later. We mustn't take a chance on keeping the customers waiting in the morning."

The ledger-keeper's face flamed—the instructions were so reasonable. But he protested: "I haven't called off the ledger yet."

"But look at the time, Reg," said Rossen; "you're going to put your shine on the blink."

It would never do to let Reggy check the balances—he would certainly find the three dollars that way.

"I'll tell you what you do: you and Sair get the passbooks balanced first. Then if you've time call off the savings; if you haven't time get down early in the morning—and I'll come and help you."

The teller spoke in such a friendly tone Morris was induced to leave his balance until later. By the time he and Sair had the passbooks ready for the customers, it was eight o'clock. To remain longer at work on this night of the party was out of the question. A phone call from his mother set Reginald on edge. He agreed to meet Rossen at the bank next morning early.

About nine o'clock, according to arrangement, the teller presented himself at the party. He told Mrs. Morris that Bell would be along in a few minutes.

The accountant entered the bank after knowing that Morris had left it. He went to work on the liability ledger. About nine-fifteen he telephoned to the home of Reeve Morris and asked for Mr. Rossen.

"Hello, Ross," he said; "all set?"

The reply, whatever it was, made him laugh.

"All right," he said, "send Mrs. Morris to the phone."

The accountant's conversation with Reggy's mother was as follows:

"I'm sorry, Mrs. Morris, but I must beg you to excuse me to-night. The ledger is not balanced—I just discovered it on coming into the office. And would you be good enough to excuse Mr. Rossen too? But don't tell Reginald, because he'd feel bad in having left it. Mr. Rossen and myself will fix it up."

Before long the teller entered the bank.

"Bell," he said, "I couldn't get away without explaining to Reggy's sister that her brother's book was slightly balled up. Oh, of course not! I asked her kindly not to say anything to him, but she was angry and I can't even guess what will be pulled before the evening is over."

The two senior clerks were laying more pitfalls for the reeve's son when the telephone rang. It was the reeve himself. His daughter had told him that two clerks must work because of his son's mistakes. This was too humiliating. He demanded to know the facts.

"Don't worry over it, Mr. Morris," answered Bell over the wire. "Everything will be all right before midnight."

They got the old gentleman pacified, but next morning he was in a bad temper indeed. He came into the bank, and walking up to the ledger with a grand air demanded his bankbook. The son handed it to him sullenly, after which Reeve Morris strutted up to the accountant's wicket.

"Mr. Bell," he said, "I must express to you my thanks and humiliation over last night's affair. If I had been accountant here I'd have made Reginald Morris work, and have gone to the party myself."

Bell soothed him with honied words. Rather embarrassedly the reeve lingered, knowing not what further to do or say, and his eyes wandered over his bankbook. Suddenly he uttered an exclamation:

"By the gods! I swear I never issued a cheque for four hundred dollars!"

The teller looked up and the accountant tried to look surprised.

"Run through your vouchers," advised Bell.

A cheque for one hundred had been entered as four hundred. And yet the balance at the bottom was all right.

"Merely an error in ticking off," remarked the accountant casually. "The totals are O.K. Your son will fix it again, Mr. Morris."

"Is it his mistake?" cried the reeve.

The accountant nodded. Morris became furious.

"Mr. Bell," he said, "it is your place to reprove

Reginald for this, and I want you to do it—right now! He's my boy, but this is too much of the good thing!"

Reggy was summoned to the accountant's desk and rebuked in the presence of his father. He was counselled, in a very kind and considerate manner, to be more careful. The junior stared from the back of the office, but remembering the insult of the previous night refused to sympathize.

After hours the humbled ledger-keeper apologized to the accountant for having left a ledger unbalanced the night before, and thanked Bell for finding the difference. Bell graciously accepted the apology.

"But I can't understand how I could make an error like that in my father's passbook," said the ledger-keeper, looking perplexed.

"It's easy to make a mistake," observed the accountant, soberly.

"Especially," mumbled Rossen to himself, in his cage, "when it's been cooked up for you."

By making a figure 1 into a figure 4 (a simple stroke of the pen) in the dollars column of the balance-book and in the hundreds column of the reeve's bankbook, the teller and accountant had done all the mischief.

"A dirty trick," laughed Rossen, later. "Unprofessional!"

"Never mind," said Bell, "he needed it. Now let us lay for our brilliant junior. Remember, Ross, we're working for the bank."

On the Trail

MISS MONITAS and Nona Argent were talking over Chris, the girl who was always last home to their little apartment in West Winnipeg.

"She's losing color, don't you think so?"

"Yes; I wonder who she's in love with?"

"Oh, I don't know that it's that, Nona. I'm afraid she is working herself to death."

Nona sighed.

"And they tell us we have only to come West, look the men over, and take our pick."

Miss Monitas laughed.

"What's that got to do with the question?" she asked.

"Everything," replied Miss Argent. "If Chris, for instance, could get a nice, prosperous man her friends wouldn't be discussing her color—except the color of her new gowns and plumes; and she wouldn't be worked to death, as you say she is."

The elder girl took the precaution of looking toward the street before continuing the conversation.

"Do you know, Nona," she half-whispered, "I'm afraid Chris has got past the point where the ordinary man interests her. I know for a fact that she's turned down some swell chances right here in Winnipeg."

Miss Argent looked surprised.

"How do you account for it?"

"An old one, I suppose."

"You mean that obsolete clerk?"

"Yes—gone but not forgotten."

While her room-mates thus gossiped about her, Chris was bidding farewell to her friends among the office staff on the third floor of the Bank of K—Chambers, Portage Avenue.

Instead of taking the elevator to the street, she walked down the stairs. On the second floor she halted for a moment and gazed through the doors of the Bank of K— head office. She was saying good-bye to the desk at which Dan had worked two years before. Various emotions rapidly succeeded each other within her as she recalled the incidents of their romance—his avowal right there between the marble pillars, his consequent apology, and, later, his farewell handshake. She failed to understand it all.

Flashed upon her, then, memory of that humiliating action of one year ago. She still wondered at the strength of an impulse that could prompt her to ask his head office for his address. Her face burned as she thought of the look with which the information had been accompanied: the clerk must have known Dan; probably even *knew* him. That was more than she did.

Chris elevated her chin and marched down the stairway. She at least had the satisfaction of knowing that she had never even sent him a post card; nor had she inquired about him since. He must have

been moved two or three times in twelve months. It might be a dozen times for all she cared.

A walk home gave her a complexion so bright that it attracted the attention of her friends.

"There is a secret reason for this rouge," she smiled, and showed them a letter that took their breath away.

"Wawana!" exclaimed Miss Argent.

"Alberta!" cried Miss Monitas.

Chris asked them to sit down and promised to satisfy their vulgarest curiosity. She told them of a consultation with a doctor, who advised a higher altitude and a more moderate climate; of her advertisement in three papers of as many Provinces; and all the details, in fact, right up to her acceptance of a stenographic position.

"But why do you go so far away all at once?" demanded Nona.

"Because," said Chris, the flush of excitement still on her face, "Wawana is in full view of the mountains and is a growing town. I consider myself lucky to have secured a situation there."

While she packed up, her friends had their maiden heads together.

"This talk about mountain air is a joke," was Miss Monitas' opinion. "Don't you know that it was Alberta where the banker went?"

"So it was! But not Wawana. Didn't she tell us the name of the place once?"

"Yes, Bohemia. But it's the same Province, you know. She'll be at least a thousand miles nearer."

"That ought to help some," agreed Miss Argent.

Chris had no time to spare. She took a train that evening, which would land her in Wawana the following night, providing she made the connection at Lethbridge. Her friends were so sorry to lose her that their tongues stopped wagging for half an hour after she had gone.

Not until she was in her berth did Chris have time to study the map. She knew where Wawana was, all right—had found that out back in the office: but Bohemia eluded her. Oh, not that she cared where it was—but to be within a hundred miles of D. Fuller, say, and never let on, would serve him right. It might help him get used to the idea that it made no difference to anyone whether he spread his wings and flew, without an explanatory chirrup, or remained perched on a limb singing a melody of love.

Chris followed all the lines and sub-lines on the railroad map, without finding Bohemia. At last she concluded it must be a collection of shacks somewhere in the wilderness, unmarked. The thought amused her for a while, but eventually she found herself sympathizing with Dan in his ostracism. Then reaction again.

Next morning a bright sun awakened her from what had been a series of impossible dreams. After breakfasting she sat in the observation coach, and the hours that passed swept her over what seemed a limitless plain. She remembered how her trip from the East to Winnipeg had impressed her. But here she

was flying farther and farther westward, hour after hour, and still it was Canada.

With a thread she measured the width of Saskatchewan on the map and figured out the length of time necessary to traverse it. Then she placed the thread north and south upon Alberta. She sighed, but would not allow herself to analyze the sigh.

Her eyes wandered away up into the Peace River District, in search of Bohemia. That insignificant hamlet might still be more than a thousand miles away. She pinched her chin to keep it up in the air, and sniffed in anger at her heart's weakness. Spells of something like hate came over her. Of course, a train has a peculiar effect upon sensitive temperaments, and so has the eternal prairie. She consoled herself with the thought that Wawana would bring rest and peace.

Cut off from a familiar environment, facing an existence new and uncertain, and, withal, none too sound in health, Chris naturally found it difficult, toward the end of her journey, to keep her face hard. And when a rough-looking chap in long boots sauntered past her window at a small station and ogled her, she discovered a tear on her cheek. However, the discovery was a great help to her resolution.

"You little idiot!" she murmured.

Thereafter she read a novel and planned her life in line with the heroine's.

The Lethbridge-Calgary train was crowded, and somehow or other a rancher found his way into Chris's seat. She resented his presence for a while,

but finally got used to it. It suddenly occurred to her that she must begin getting used to things in her new sphere of life. Scarcely had she reached this sane conclusion, when, with an embarrassed air, the rancher handed her an orange.

"This," he said, good-naturedly, "is part payment for my half of your seat. I'll be leaving you now in five minutes," he added, apologetically.

She smiled and accepted the orange. The incident made her feel better. Her clumsy-mannered gallant touched his felt hat in leaving, but said nothing.

Chris was pleased. Would she ever meet him again? she wondered. Perhaps. Maybe this was but the beginning of a more or less interesting series of events to transpire in Alberta.

Chris was only a girl, and wiseacres declare that all girls are romantic. Well, anyway, this one read novels.

Long after it was dark the train sped along and Wawana was still in the distance. Chris fell asleep in her seat, and slept until someone touched her on the shoulder.

"Yours is the next stop," the conductor announced.

Wawana station-platform was crowded with men; there was not a woman in evidence. At first Chris thought there must have been a labor celebration in town, but further investigation convinced her of Wawana's masculinity.

She felt afraid, in the hotel, until half a dozen men offered to give up their rooms to her; after which she saw things in a different light—for a while. One

or two passages from the book she had been reading came to mind.

The interior of her room did not add to the romance of the occasion, however. It was extraordinarily bare and dreary. She shivered, and thought of the girls back in Winnipeg.

Fear succeeded loneliness. She had not seen a single woman in the hotel—Chinamen evidently took care of the rooms. Chris pushed her washstand against the door and looked under the bed before retiring. But sleep would not come. Her first night in Wawana was a long and terrifying nightmare.

But she was not going to give in. Daylight restored her to a comparatively normal state of mind, and she enjoyed a little sleep before breakfast-time—enough to give her strength for the elevating of a rather pretty chin. After breakfast she went out for a walk.

The town itself was quite a shock to her; but when, out on the trail, she had her first glimpse of the Rocky Mountains, the light of romance danced in her eyes.

"Maybe it won't be so bad," she murmured. "Anyway, I must give it a chance."

Unwilling to turn her back on the shining peaks, she continued to walk westward. When at last she set her face toward Wawana it looked like a collection of wooden blocks with which some giant youngster had been toying.

A man loomed up on the trail. He was coming toward her. Chris caught herself wondering if it

could be the rancher who had treated her to an orange on the train. But a closer view caused her to forget that such creatures as ranchers had ever existed. Now he was running.

She did not turn and flee, but stood like one afraid to move, and stared at the approaching man. Her staring daunted him not, however. With the boldness of a brigand he seized her.

"Chris!" he said—and used a word to rhyme.

She was powerless to prevent it.

They walked along the trail together, he buoyantly, she almost wearily. She was quite silent, but he had become an orator.

"I saw you on the trail and came after you. Gee whiz! I thought the day of wonders was over. Would you believe it, Chris, I was just about to go on vacation and look you up when my manager died, and I had to fill the place. Just happened a few weeks ago. Did you get that letter I wrote you?"

She shook her head.

"I sent to the Winnipeg Directories in the hope of tracing you. I'd forgotten what office you worked in, although I knew, of course, it was the old Bank Chambers. Decided if you were married I'd go back East and stay there—this life here is unbearable. But you weren't married, were you?"

An inspiration! She nodded affirmatively. He searched her face, with a wild look, and turned pale. Her marriage accounted for her presence in Wawana. Speech seemed to have left him.

After they had walked along in silence a while, he got possession of himself.

"Chris," he said, solemnly, "I knew it couldn't be. When I left you in Winnipeg I had a hunch that we would never meet—as the same people. But I had to go; and my salary was so small it would have been criminal to ask a promise from you. Why, it's only by a streak of luck that I'm making enough now—"

He hesitated, and his eyes wandered over the great plains. Her silence took all the eloquence out of him.

With a great effort he finally managed to ask a question that tormented him although it did not now concern himself.

"What ever brought you to Bohemia, anyway?"

"Bohemia!" she cried, her tongue loosed.

"Some of us still call it that," he answered.

"This place only changed its name seven months ago, you know."

The way was easy now. She could explain how it was that she had camped on his trail.

"That's more than I've done," she confessed, laughingly, her eyes fever-bright.

Two Girls and a Dress Suit

THE "Baby Elephants," as Sammy Bolt, the junior, called them behind their backs, were in earnest conversation. It was the time of the morning lull that comes in a small city-branch bank office just before opening the doors.

"And don't you think she has any idea what you get?" asked Morrison, the ledger-keeper.

"Not the faintest," answered Bain, the teller.

"And yours?"

"I've told her, and she doesn't seem to think much of it."

"How could she—of four hundred a year!"

The ledger-keeper laughed.

"I mean that it doesn't worry her. Nothing worries her. Why, I've broken dates by the dozen with Edith, and she is just the same next time I see her. And as for the bank, she knows that I don't need to stay with it unless I like."

The teller sighed.

"By heck," he said, "I wish I was in the same fix. But speaking of girls, this little friend of mine has some very bad faults. She thinks, for instance, that because I'm a bankclerk and especially a teller, that I should be able to shoot craps with gold-pieces. And not only that—she suspects that I'm something of a

sport, and I believe if ever I broke an engagement with her she'd turn me over to the gruba."

Morrison grinned as he fixed a new pen-nib in a holder.

"Nick," said he, "I plainly see that we must instruct head office to raise you from six to eight hundred this spring."

The junior brought some mail from the manager's office, among which were letters for the teller and ledger-keeper.

After glancing at the letter he had received, Morrison, the ledger-keeper, laid it aside without opening it. In a few minutes the teller had his nose through the cage-wire and was whispering, "Harry, how are chances of getting your dress suit on the usual terms for night after to-morrow?"

Morrison accidentally let a blotter fall over a letter lying, address up, on his desk. He looked at the rather excited teller with a twinkle in his eyes.

"Something big going to be pulled?" he asked.

"Biggest yet," replied Bain. "And the worst of it is my little friend has also written me about it, telling me I mustn't fail, and that I must wear that swell dress suit of *mine*. By gosh! Harry, it's sad!"

The ledger-keeper grinned encouragingly.

"I'm sorry, Nick," he said, "that we're *both* elephantine. I wonder if there's another suit in town our size? I also wonder if anyone has noticed that we never go out together? . . . Sure," he continued, "you can have it. I'll spend the two bucks on tickets for the theatre—Edith would rather go there than to a dance any time."

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During noon-hour Bain wrote a note to the girl who considered him such a Croesus and promised to be her escort at the Kale Club dance. Meanwhile, the ledger-keeper was perusing an invitation for himself and friend from the same club—the contents of the letter he had laid aside. After restoring it to an inside pocket he telephoned the Orpheum Theatre and reserved two seats for the night of the dance. Also he telephoned Edith Pray and made an engagement with her.

The same night Bain tried on Morrison's dress suit in the presence of Sammy Bolt, the swipec.

"Some class," observed Sammy, somewhat sadly. "I suppose in twenty-five or fifty years I'll be able to afford one myself."

The teller winked at the ledger-keeper.

"Maybe," he said; "but you'll have to get over that bad habit of sending letters to the wrong banks."

"How does she look, Harry?" asked Bain.

"Fine," said Morrison; "better than it does on me."

The junior stared at the ledger-keeper in surprise.

"Is it *yours*?" he asked.

The "Baby Elephants" made a desperate move in his direction and he narrowly escaped through the door.

"I was just thinking," he called from the hall, "that I may be a *ledger-keeper*, say in *ten* years."

The teller could not thank Morrison often enough for the loan of the suit.

"By Jove, Harry," he said, "I never could rent one to look like this. I hate to take it. I almost wish you had an invitation to the dance yourself, so that I could refuse it."

The ledger-man laughed.

"Don't let your conscience trouble you. My governor bought it for me, and two bucks a night is pretty good interest on his money, eh?"

The other nodded. Two dollars *was* quite a lot of money, at that.

The day of the dance was a busy one in the bank. It was four o'clock before the teller tried a balance. Then he was ten dollars short.

About five o'clock Morrison looked through the cage at the teller. The old familiar flush—the flush of defeat—was on Bain's cheeks.

"Not balanced?" asked the ledger-keeper.

"Short," replied Bain, ill-humoredly; "ten dollars." Turning from his work, the teller shouted at Sammy Bolt: "Hey, you! how are your supps?"

The supp-totals agreed with the teller's; so did the cash-book. Bain's difference must be somewhere in the vouchers. But first the cash had better be gone over again. The teller had just begun to count it when the manager came round and insisted on locking up.

By six o'clock Bain had come to the conclusion that the money must have been paid out. Morrison was lingering near to sympathize. The teller suddenly turned to him.

"Harry," he said, "while wading through this jumble I came to a decision: I've got to cut down

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expenses. A fellow is apt to drop money any day, and if he doesn't have something to fall back on, it's all off with him. I'm going to be a tight-wad for a month or so, and—I won't need that dress suit of yours to-night."

"What!"

"No, I really can't afford it. Ten bucks—"

"But," interrupted the ledger-man, "I wouldn't think of asking you for the two bones after you've dropped ten. Take the blessed suit anyway, Nick."

Bain shook his head, decisively.

"No thanks, Harry. I'm next thing to a piker already."

"But you've got to consider the girl," argued Morrison.

The teller scratched his chin.

"I've been bluffing her," he replied, "pretty well so far. But it can't last forever, you know. Why, she thinks I'm a relative of Andy Carnegie's. The halt has to come some time, and why not now?"

The loss of a little money can work wonders in a bankclerk, just as a bonus can in the other direction. Both alter entirely his conception of things.

"But just think," protested Morrison, "you've promised to take her to that swell dance to-night. She may have bought a new gown, for all you know. I'll tell you what I'll do—I'll lend you some money for a month. Dad sent me a cheque the other day."

The teller rubbed his cheek.

"Harry," he said, "there is a way you can help me; but I hardly have the nerve to ask you."

"Spring it."

"Well, you see, it's this way with me. I've come to a point with little Miss Muffet where I've either got to be a prince or pauper. And that ten to-day cast the deciding vote in favor of the pauper. I've got to cut it out, Harry. This swell affair to-night is just the beginning of a series, and if I take in one I'll have to tackle the others. And that's out of the question."

"But what do you want me to do?" asked the ledger-keeper.

The teller answered, almost indifferently:

"Take Miss Muffet to the party for me, and I'll escort your friend Edith to the theatre. Then neither of them will be disappointed."

Morrison was fond of surprises. The idea rather appealed to him.

"But that won't save you much," he laughed.

"Two dollars to-night—suit two and admission two—and a lot of trouble and money in the future," answered the other. "You see, this is my way of letting Miss Muffet down easy. Get me?"

"I see! But how about fixing things?"

The teller's face brightened, seeing that Morrison did not seem to be worrying about Edith.

"You telephone mine," said Bain, "that I'm sick, and I'll telephone yours that you are. We'll say 'My friend, Mr. So-and-so, will take you. I want you to meet him anyway.'"

A grin came over to the ledger-keeper's face.

"Nick," he said, enthusiastically, "you shouldn't be in a bank at all. I'm on! And say, I think you're going to like Edith—nothing high-flying about

her. I must say, though, that I rather fall for the high-flyers myself."

They telephoned the girls and managed to deceive them.

"Harry," said the teller, laughingly, "I don't feel so bad about the ten now. And with Miss Muffet gone there'll be a load off my mind. I hope you like her. I thought she was my affinity at first, but—you know how it goes."

Yes, Harry knew how it went.

Bain felt so relieved that he quit work and decided that the ten dollars would have to be forfeited, as many another ten had been. He fixed up in his ordinary Sunday clothes, after eating a lunch in a Greek restaurant, and was on the point of leaving for his friend's girl when it suddenly struck him that Morrison had not an invitation to the dance.

"But you'll be able to get in on mine, Harry," he said, assuringly, handing it over.

The ledger-man smiled and produced the one he had himself received.

"For the love of life!" exclaimed Bain. "Well! you sure must think a lot of me. I am a nice fellow, though, ain't I?"

They laughed together. On the street Bain said to himself: "I've had chums before, but Harry is the first real one." Almost at the same moment Morrison was thinking: "Well, a chap that can be as good a sport on twelve a week as Nick can, without help from home, deserves to be treated in a sporting spirit."

The teller felt a trifle uneasy as he walked up the veranda of Edith Pray's house; but when he saw the girl herself he was entirely at his ease. Before many minutes they were conversing like old friends, and Morrison was not the subject of conversation, either.

They looked at each other quite often in the theatre, and once she drew his attention to something by touching his arm.

"I must take her somewhere afterwards," he thought; "she doesn't expect it, I know, but I'm going to take her anyway, by gosh!"

They had hot chocolate and cake in a very nice restaurant. The service was very slow, though, and the city-hall clock pointed to eleven-fifty when they had got to the stage of waiting for a street car.

It was half an hour's ride to Miss Pray's home, and they had to transfer at Cross Street. Bain was so interested in what Edith was saying that he did not see two very familiar figures standing on a corner waiting for the car he should be obliged to take. It was only after he had got in the car that he realized what was going on in the world.

A peculiar expression, a momentary stare, in Edith's eyes directed his attention to a certain seat down the aisle. There sat Mr. H. Morrison and Miss Muffet, both of whom were evidently bent on ignoring his existence. Bain felt his face flame up, and thanked fortune that Edith's was the next stop.

At her door he ransacked his brain in vain for fitting words. She gave him a friendly little smile—one that rather surprised him. He held out his hand

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and she again surprised him by pressing it. Then he took courage.

"I'll explain it to you some time," he promised, somewhat painfully.

"I know it will be all right, Mr. Bain," she smiled; "why, if it hadn't happened we wouldn't have come to know each other."

In spite of the tragedy of things, the teller went home rather buoyant. Morrison was waiting for him, in their room. Bain walked in the door prepared for anything, but was met only by a loud laugh, which proved to be also a hearty one. He tried to resist its influence, for the sake of decency, but finally gave up; and the two of them rolled together on the bed. The ledger-keeper was the first to speak.

"Nick," he said, "I had the time of my life. That girl is the class. And say! isn't she some tango artist? We've got a date—"

Bain interrupted him.

"Just a moment, Harry," he said, with mock seriousness, "but how about poor little Edith?"

There was a twinkle in Morrison's eye.

"You looked fairly happy with her," he answered, his mouth widening. "Gladys and I were just remarking it."

"Gladys!"

"Sure; we're thick; she's invited me up to her home."

The teller's look of surprise evolved into a smile.

"I had a hunch," he said, "that she was only using me."

By and by, both of them having been rather

thoughtful for a few minutes, Bain looked slyly at the ledger-keeper and observed:

"Gee, I wish Edith didn't live in such a classy neighborhood!"

The ledger-keeper's attention was fixed on the dark hall. He carefully picked up a boot and let it fly. A moment later the junior entered, rubbing his elbow.

"I've a notion not to turn this over now," he said, sulkily; "you danged near broke my arm. However," he added, swayed by the great reasoning powers that juniors possess, "I suppose it's Bain's, not yours."

He handed the teller something.

"I found it," he explained, "in the back of your drawer when I was rummaging for some elastics. Couldn't wait till morning to give it to a fellow who only owns half of a dress suit."

The ledger-keeper raised another boot; and the "swipe" started out of the door.

"Thanks," called Bain; "I'll settle with you tomorrow."

It was a new ten-dollar note; it had been caught by the top of the cash-drawer some time during the day's rush, and crumpled backwards out of reach. Bain folded it tenderly into his wallet.

"Harry," he asked, "what does it cost to make love to Edith?"

"Can't be done," Harry confessed, laughing. "But you can be her chum on about five a week."

"Have you any objections?"

"Remember Gladys."

"Very well, just watch Nicky live on seven!"

The Crooked Teller

THE clerks of the P—— Bank, town of Mullin, were lounging in their rooms above the office, after hours. They were discussing an absconding incident reported in a city paper, and generalizing thereon.

"Seems to me," remarked the accountant, a man of perhaps twenty-two, "that the bank is taking a big chance on some of us fellows."

The junior looked up quickly.

"Take Russ, for instance," he said, grinning at the ledger-keeper—

Russel Kane interrupted him with: "You fellows would be surprised to know that I *was* in a mixup once."

The teller, a pale-faced, dark-eyed individual, glanced at the speaker, but said nothing.

"Did you get away with anything?" asked Carlaw, the junior, soberly.

"My reputation," smiled the ledger-keeper.

"Tell us about it," said Muir, the accountant.

Kane laid his pipe aside and began.

"It was in our Hamilton office. The clearing was heavy, and the paying-teller had received a bunch of parcels. Being a sort of general swipe and utility-man, I was called on to lend—let's call him Jones—a hand. He put me on the parcels. Well, to make a short story shorter, I found one of them shy a hun-

dred bucks. They had five one-hundred dollar notes listed, and there were only four in attendance. I called Jones' attention to the fact, and he seemed surprised. He said it wasn't often parcels were short. However, he reported the matter to the accountant, who charged the branch through head-office branch-account with the hundred. In three or four days we got a letter from the manager of the branch, calling our attention to the fact that the parcel had been checked by their ledger-keeper."

Here the teller and Kane exchanged glances, and Kane continued:

"Several letters went back and forth, and finally head office made the two tellers put up the loss between them. This naturally got me in wrong with Jones, who, I felt, suspected me. In fact, I felt as if the whole office suspected me. It worried me a lot until one day I noticed the branch-teller's resignation in the staff circular. I went to our manager with the circular, and he assured me that the last ounce of suspicion had been taken from my shoulders.

"That's all," concluded the ledger-keeper, taking up his pipe again.

The teller, Williams, who had not yet spoken, blew a ring of smoke.

"Rotten!" he said, suddenly. "When a fellow gets mixed up in these things he may be in bad, for all he knows, as long as he is a bankclerk. Head office will be keeping its eye on him."

"Yes, sir," observed the accountant, seriously,

"that's about how it goes. If anything ever reflected on me I think I'd quit and be done with it."

"You might quit," said the teller, again, "but you wouldn't be done with it. Resigning would only make you look guilty."

"Well," replied Muir, "what's a fellow to do? One thing's certain—you're not in close enough personal touch with head office to live down the disgrace."

Williams suddenly changed his viewpoint.

"Maybe you're right, at that. I suppose it's hard enough plugging, under ordinary circumstances, without having to work against—"

He was searching for a word. Carlaw accommodatingly supplied it.

"The wind," he suggested.

Kane laughed, and looking at Muir remarked:

"Aren't you proud of our junior, Ed?"

Carlaw shot a rubber-band into the speaker's face, and then there was a scramble and a scuffle. Heated from his exertions, the junior at length decided he would take the air, and Muir thought he would go home and read. Muir alone roomed out of the bank.

"Russ," said Williams, when they were alone, "I was afraid you were going to mention the fact that I was the ledger-keeper who checked that parcel you were telling about."

Kane laughed.

"Don't worry, Walt," he replied. "It doesn't do a fellow any good to get mixed up in gossip about these things. I experienced the sensation myself and

it made me careful about saying anything that might reflect on the honesty of others. . . . But isn't it h—— what a responsibility we take on these invisible salaries of ours?"

"Worse than that," thought the teller.

They came by degrees to the discussion of a subject that always occupies the thoughts of town bank-men late in the evening.

"She seems to be drawing nearer to you, Walt," observed the ledger-keeper, referring to one of the town girls.

"Do you blame her?" Williams' peculiar smile was apparent.

"Can't say that I'do." Kane was in the habit of saying about Williams that a fellow couldn't help liking him any more than the girls could.

When the ledger-keeper thought of turning in, Williams said he felt more like going for a walk and suggested (after Kane had thrown off his shoes) that they go out together. But the ledger-keeper was sleepy, and Williams went out alone. He walked to the end of the asphalt, up the main street. While resting against an electric-light post boasting a ten candle-power lamp, he drew a letter from an inside coat-pocket. After reading it he cursed a party by the name of "Max," then put the letter back in hiding. By the time he reached the bank again both ledger-keeper and junior were snoring.

Williams' smile travelled from the face of his sleeping-companion, around the room, and finally

down the shoot-hole in the floor, through which the vault light cast its bright reflection.

A few days later the teller received a parcel of five thousand dollars from Toronto. It came during the morning rush and was laid aside for a while. The accountant went across to one of the other banks. It was while Muir was away that Williams opened the money-parcel and turning to the ledger-keeper remarked that the notes ought to be counted at once, as the till was nearly out of fives.

All ledger-keepers like counting money. It makes them feel that they are soon to be promoted. Kane persuaded the junior to take care of the ledger while he ran over the parcel from Toronto.

"*Has* you counted it yourself?" he asked the teller.

"Not yet," answered Williams; "I've been too busy."

Kane went through the fives and found them all right. But he could not make the tens what they were listed. He asked the teller to run over one package that seemed to have only forty tens in it. Williams counted the package.

"By heavens!" he cried, "*there are* only forty!"

The manager was notified, and came out to the cage. He counted the parcel, and found it one hundred dollars short. Immediately he wrote a letter to the Toronto office.

When the accountant came in Williams accosted him at his desk.

"Ed," he said, in a semi-whisper, "did you ever

have anyone try to slip it over on you from the city offices?"

"No," replied Muir; "why?"

The teller told him about the shortage.

"All the time I was on the cash I never had anything like that happen me," said the accountant, and there was a mystified expression on his face. "They keep a mighty close tick on out-going parcels down in Toronto, Walt, and I don't understand how a short one could get through."

"It's got me going," returned the teller; and after gazing absently ahead of him for a while, he turned and walked toward the cage.

Meanwhile the ledger-keeper was working over his ledger with a burning face and a pair of stinging ears. He stood it for quite a while before going into the manager's room.

"Mr. White," he began, "I'd like to speak with you for a few minutes."

The manager asked him to sit down; he did so and related the story he had told the boys some days since as they sat in their rooms over the bank.

"This affair," he said in conclusion, referring to the present shortage in the parcel, "will get me in bad again. What would you advise me to do?"

The manager rubbed his chin and replied:

"Wait until Toronto writes. And don't worry, my boy; these things can't be helped."

Kane felt relieved. The same night Williams, without being invited, went up to the accountant's rooms and found Muir at home.

After they had talked a while, the teller asked, bluntly:

"Did you ever have reason to suspect Russ?"

The accountant showed immediate surprise, but spoke only after a minute's reflection.

"No, Walt. What makes you ask? Surely you don't think—"

"I hate to think it," Williams replied quickly, "but I can't get over that story he told us the other night."

The accountant put down his pipe.

"By Jove!" he exclaimed, half to himself. Then, "I'd forgotten about that. But surely Kane wouldn't—"

The accountant hesitated.

"You don't hate to think or say it worse than I do," Williams declared; "why, Russ is practically the only fellow I've gone around with, to any extent, in this town."

That was true; the accountant nodded in silence, and seemed greatly depressed. The teller talked on.

"Ed, whatever you do, don't hint—not even to the manager—what I've told you. If the suspicion ever got out on Russ he'd be as good as done in the bank. You know how expert H. O. is at putting two and two together?"

"Naturally I won't speak of it," replied Muir.

Suddenly changing his manner he said: "Well, let's not think about it until Toronto office writes. There surely must be some mistake."

In a day or two the Toronto letter came, accom-

panied by a memo from head office. The branch teller and the man who checked the parcel were to share the loss between them. The manager summoned his ledger-keeper.

"Mr. Kane," he said, "head office states that an assistant-accountant checked that parcel when it went out, and you and Williams must stand for the shortage at this end."

Kane reddened.

"Surely I'm not suspected!" he cried.

"I'm afraid they may look at it that way down in Toronto," said the manager; "but I don't think you guilty."

The ledger-keeper's face lost some of its color.

"I'll write my father to-night," he said, quietly.

"I don't think he'll let me stay in the bank after this."

After hours Kane did write to his father, and the next afternoon a telegram arrived. It said: "Leave at once—you are your own bondsman. I have a job for you."

Kane took the telegram to Muir, but the accountant manifested little interest in it. He was not himself, for some reason. The ledger-keeper's blood rose. He closed his fists and faced Muir.

"By the gods!" he cried, excitedly—

The manager stood in the doorway leading from his office to the main office.

"A wire from the general manager," he announced, "instructing Mr. Kane to report at head office for interview."

The teller had stopped his work and was listening. Kane looked angrily at the manager and answered:

"Telegraph the G. M. that he can go to h——!"

"Easy," counselled the manager, good-naturedly.

"Don't take it so hard, old man. We don't—"

"I'm not so sure," interrupted Kane.

Williams came out of his cage and stood beside the ledger-keeper.

"Well, Russ," he said quietly, "it's even worse for me than for you, you know. I'm dependent on them."

Kane felt the force of the teller's argument. He experienced sudden pity for Williams, who, after all, had taken this medicine with better grace than he himself had done.

"I suppose there's no use getting sore," he agreed. "But I swear I won't talk to the G. M. I'm done right now."

With that he walked away, and went above the bank. After hours the accountant joined him.

"Russ," he said, apologetically, "I'm sorry if you think I mistrust you."

Kane looked at him coldly.

"Well, let's say no more about it," he answered.

Muir was silent. By and by he looked up from his revery.

"I imagine," he remarked, "that a sort of suspicion will rest on all of us on account of this affair."

"That's the way it goes," returned Kane, rather indifferently. "Suspicion is a rotten stench that spreads fast and sticks a long while."

He began to pack his belongings, whistling as he did so. The accountant watched him with a cheerless countenance.

"Russ," he said, at last, "I do wish this thing hadn't come about. I hate to see—"

The teller came through the doorway from the hall.

"Not going so soon!" he exclaimed.

"Yes, Walt," was the reply. "I might as well leave them in the soup while I'm at it."

And he did. Moreover, he left town without bidding anyone good-bye. He hated, for the time being, everything and everybody that was associated in his mind with clerkship at Mullin branch.

After he had gone the teller and accountant sat talking. Naturally Muir wondered if Williams were not implicated in the loss of money. But he caught himself thus wondering and suspecting, and remembering Kane's observations on the hatefulness of suspicions, decided to banish them from his mind. There must have been a mistake at the Toronto office, as the manager had said. This was a sample of the drawbacks in the business which a man must, for the sake of contentment, forget.

When head office discovered that Kane had left them without notice they wrote Manager White a letter of congratulation on having lost "an individual who was once before concerned in an affair of this kind." Another ledger-keeper would be sent along as soon as possible. The manager felt that the reflection on Kane's character was unjust, but he knew better than to argue with head office. The only thing to do was to let the matter drop.

Until the new man arrived, the teller, Williams, had one of the rooms above the bank to himself. He sat in it now, with a species of grin—no longer guarded—on his face. Two letters absorbed his attention, the latter of which read:

"DEAR WAT:—Yours to hand. I *thought* you wouldn't want me to tell the story of our little affair at ——— Branch when I was teller and you were ledger-keeper.

"Enclosed find cancelled note. This squares us. So long—and don't borrow any more money from me to put on skates like Dolly Spavin.

"MAX."

Still fumbling with the letters and cancelled note, Williams lit a cigarette and sat back to give his conscience the final knockout.

"I did the only thing," he told it. "Old man Kane will look after Russ. The bank has lots of money. It's each man for himself in this world. I'm not half as crooked as lots of others."

The matter thus disposed of, he arose with the intention of destroying by fire two or three slips of paper in his hand which might by accident be used against him some time; but the junior had forgotten to light the vault light, and the shoot-hole in Williams' room was therefore dark. In his evil preoccupation of mind he forgot the unlighted hole, and in crossing the floor his foot caught. His body was thrown forward and his head struck an iron bedpost.

Before midnight they found him, dead, still clutching the papers that incriminated him.

Farmer Burns Retaliates

THE teller at the B—— Bank, Treville, was a smart fellow. His parents had foreseen that he was going to be, but in order that there should be no mistake about it they had impressed him with the fact from childhood. So that now, being grown-up and a bank teller in a town not his home, Wallace Holmes was smart indeed. However, he was rather small of stature—so small, in fact, his confrères called him “Wally”—and this may have hid some of his smartness from bigger folks.

Among the latter were Jess Rowe, the ledger-keeper, and Peter Grigg, the junior. They liked to discuss the teller behind his back. On the morning of Adam Burns’ first deposit at the B—— Bank, they were so doing.

“Wally reminds me,” said the junior, “of a kid I used to play with at school—I mean fight with. His name was Warren—we called him Wren. He’d hang around with the girls half the time and bounce a soft-rubber ball the other half.”

“Well,” observed Rowe, “I don’t know about the rubber ball, but I’ve noticed that Wally is rather partial to the females. What I can’t understand is why they fall for him. I’d be afraid of stepping on him, myself. You know that Miss Hallet who comes in occasionally—folio 487?”

"Yes," answered Grigg, who was ledger-keeper for an hour or so each day; "why?"

"Wally's sort of stuck on her," said Rowe. "At least he likes to flirt with her—that's as far as he's able to go with anyone, I guess. I notice that he sidetracks her every time she comes in."

The junior put a "C" stamp on a draft upside-down, and after expressing regret (in one word) that he had done so, returned to the subject under discussion. The ledger-keeper, however, saw a customer at his wicket and walked unceremoniously off.

"That's a new account," said the teller, without turning his head.

"So I see," answered Rowe, shortly.

The individual waiting for a book had whiskers, rather musty ones, too; was of a short, broad build, and evidently let his clothes take care of themselves. When he had gone the ledger-keeper looked through the wire of the cage with a smile.

"Looks like Captain Kidd," said he.

"And his treasure smells like a pirate's," rejoined Holmes. "Gad! I wish you could get the effluvium from some of this money."

"I wonder where he's been keeping it?"

The teller's reply was irrelevant.

"Funny thing," he said, "why these rubes can't fix up a little when they come into the bank. You'd think this was a stable or pigpen."

Wallace left his cage and went to the back room to wash his hands. When he returned the farmer was at his wicket again.

"Well, Mr. Burns," he asked hostilely, "what can I do for you now?"

"Sorry, sir," was the reply, "but I forgot to keep ten dollars back from that deposit I made. Would you mind giving me two twos and some ones."

The teller never missed a chance to give official instruction.

"It always saves trouble to think of these things beforehand, Mr. Burns," he said; "however, I'll fill out a withdrawal slip for you."

The farmer thanked him and wrote his name on the slip—on the back of it. The young banker looked at him, and pushed back the slip.

"I didn't ask you to endorse it," he said, acidly, "but to sign it." He tapped the dotted line at the bottom of the slip where a signature was supposed to appear.

Mr. Burns apologized for his mistake, and after signing his name again, accepted two fives where he had wanted small bills. He got as far as the door before he could convince himself that he was entitled to what he wanted, and then instead of asking the teller for it he went to the ledger-keeper.

"I was thinking," he explained, "that the other fellow was maybe busier than you."

Rowe laughed.

"That's all right, Mr. Burns," he said. "I'll get the money changed for you."

Holmes was incensed when he saw this second instance of the farmer's stupidity, and could not for-

bear saying to the ledger-keeper, loudly enough for the customer to hear:

"There are signs in front of these wickets, Rowe."

However, he gave Rowe the money, and when he saw Burns approaching the cage with another apology registered on his countenance pretended to have business in the back of the office.

"By heavens," he said to the junior, "I don't know how these jays get through the world."

"What jays?" asked Grigg.

"These ignorant, slovenly country people," answered Holmes.

"Well you know, Wally," laughed the junior, "somebody's got to bring hogs to market, and you can't handle *them* without slightly mussing up a dress-suit. It is said that they also befoul one a trifle. But there's money in them, by heck!"

"And such filthy money," added Wallace. "I don't think one should be asked to handle it."

Grigg looked up surprised.

"Oh, for the privilege of rolling in it!" he whimsically exclaimed.

The teller turned away with an expression more than half sneer. Rowe met him on the way to the cage.

"There she is again, Wally," he whispered; "lovelier than ever."

Holmes did not reply, but, adjusting his tie, dignifiedly unlocked the cage-door and greeted Miss Mary Hallet. The junior beckoned to Rowe.

"Jess," he said, continuing to write in the supple-

mentary, "I know that girl's cousin—he lives in town. Watch me get an introduction out of him. Goddesses like that shouldn't be walking around free, you know."

The ledger-keeper tapped him on the shoulder.

"Pete," he whispered, impressively, "your fingers are too broad on the end and your hair is too much like a donkey's mane. Now if you could in some way train down to Wall's elegance, I'd have hopes for you."

With that, Rowe went back to his work, grinning. Peter chuckled to himself, in spite of the reflections upon his person.

A week or so after opening up an account in the B—— Bank, Adam Burns came in again to do some business. Instead of presenting himself at the cage wicket—where the teller seemed to be so busy writing in a book—he approached Rowe.

"Hello, Mr. Burns," greeted the ledger-keeper, good-naturedly; "how are you feeling this cold day?"

"Fine," answered Burns; "could you tell me how to get a draft? I want to send some money to London. A draft's what you call it, isn't it?"

"I'll fix you up," replied Rowe, and drawing up a requisition pushed it through the wire of the cage to Holmes.

"Draft on London wanted, Wally," he said, "for Mr. Burns."

The teller glanced through the wicket and saw that Farmer Burns was standing back awkwardly. His feelings, as reflected in his countenance, were a mix-

ture of elation and disgust, in the most esthetic proportions. Sarcasm was sure to escape him before the transaction was over.

"Where's the money for this?" he asked the ledger-keeper.

"I'll get a cheque from him," was the answer.

"Jess," returned Holmes, "we must educate our customers to do things for themselves. Let Mr. Burns make out his own withdrawal slip."

These instructions were given in tones calculated to carry across the wicket. Naturally the countryman heard. A rich red blush overspread his tanned face and he whispered to the ledger-keeper that he would fill out the blank as suggested.

"But I'm not much of a writer," said he, smiling, "especially on a day like this."

"It is cold, isn't it?" answered Rowe, sliding a withdrawal slip through his wicket.

A few moments later the teller was facing Burns.

"You haven't dated this," he said, shortly.

Mr. Burns took back the slip and looked blinkingly about the office for a calendar. Failing to see one, he hesitatingly asked the teller what day of the month it was. Instead of answering him civilly Holmes snatched the withdrawal-slip and wrote in the date himself.

The farmer's manner suddenly changed. He stepped aside to the ledger-wicket and asked Rowe how much there was in his account. Rowe told him, and he made a note of it.

Next morning a cheque came through for the full

amount of Adam Burns' account, and was made payable to the M—— Bank, Treville. The manager saw it and interviewed the teller and ledger-keeper. Rowe said he knew nothing about it, and could not conceive of a possible reason why Burns should transfer his money to the other bank. Holmes replied to the manager's questions in all candor, and when the manager had gone turned to the ledger-keeper and calmly observed:

"It's really good business to get rid of yokels like that."

The ledger-keeper raised his eyes quickly.

"Good Lord, man!" he exclaimed. But instead of speaking further he continued to stare at the dapper little Wallace.

The same night, after hours, Grigg came into the office looking for Rowe. Having found him he cried:

"Hurrah! Jess—I've gone and done it!"

"Done what?" asked the ledger-keeper in wonderment.

"Met her."

"You did!—Oh, well," he added, quickly, lest he might seem to be enthusiastic, "don't rave about it. These simple little country girls are wiser than they look."

"I believe you," answered the junior, promptly, refusing to interpret the remark unflatteringly to himself. "But, Jess," he continued, "something's going to be pulled. No slang either—a taffy pull, this week. A couple of sleigh-loads are going out from town. Her cousin's taking all the bankboys

and their janes. This girl's popular in the village, my boy!"

"Well," said the ledger-keeper, reflectively, "we've got it on the M—— fellows, anyway. She keeps her account here."

"Don't be too sure we've got it on them," laughed Grigg; but he refused to explain. "Just wait," he said.

The following day Miss Hallet came into the bank to draw some money.

"That's for brown sugar," thought the ledger-keeper as he posted the entry.

Did the teller insult her for forgetting to date the withdrawal-slip? No, indeed—there was a difference between mistakes made by a "dirty paw" (to use the teller's exact words) and those made by a dainty little hand. His own mistakes, for instance—But he would rather not have any reference made to them.

"I would like you to come out to our home on Friday night," she said, blushing, after having received new notes from among the old in the teller's drawer, "and also the other boys in your office."

"Thank you very much," he smiled. "How far out do you live?"

"About six miles," she answered, and the enthusiasm having suddenly threatened to disappear from his eyes, added—"but my cousin will call for you with a sleigh and plenty of robes."

"Oh," he rejoined, "we'd go if we had to walk, Miss Hallet."

The ledger-keeper winked at himself in a reflecting surface of brass.

"Sure we would," he mumbled—"not."

On Friday night, about six o'clock, a bob-sleigh heavily laden with Treville young folks stopped in front of the B—— Bank. On a signal from Rowe and Grigg, who were in the sleigh already with their fair companions, the little teller came out. There was a noticeable flutter among the girls when he appeared, and something like a smothered chuckle among the boys.

"Pipe the pumps in his pocket," one chap whispered.

"Not much daintier than the shoes he's wearing," rejoined another.

The ledger-keeper nudged the junior. There were other nudges, too, for Wallace Holmes was not popular among the males of Treville.

"I guess Wally's all set for the hostess, all right," thought Rowe; and in fact there were mutterings to that effect between the girls, for Wallace had made no effort to get company for the ride.

The night was moonlit and the road crispy. No wonder the party was in high spirits. They laughed and sang and shouted—all but Wallace. He remained calm and dignified, as became a man of his position and superior intellect. Clever fellows never allowed themselves to be amused at the jokes of the masses. And Wallace was clever; he was smart—his parents had long ago convinced him of that.

The sleigh sped along through the moonlight; in

an hour from the time of starting it was at its denouement. Everybody was welcomed by Miss Hallett. She was all smiles and charm. There was something rustically lovely about her, Rowe noticed it—not to say that it escaped the other bankclerks.

The big living-room of the country home was bright and comfortable. There were plenty of chairs, which were arranged in semicircles. The air was fragrant with the scent of cedar-boughs and boiling maple-syrup.

Miss Hallet seemed to be the lady of the house. She had as assistant at the party a schoolma'am from the Corners.

The guests had not settled down long when Mary announced that her uncle would be in directly to choose the taffy-pullers. "And no one must back out," she added.

Soon a heavy boot was heard against the doorstep, and directly was seen on the whitewashed wall of the hall what looked like the shadow of a beard. The sight interested Grigg, the junior from the B—— Bank. He plucked Rowe's sleeve.

"Look, Jess," he whispered; "that's one reason why we B—— bankers may not have such a stand-in as you were figuring on."

Rowe looked up and recognized Adam Burns. The farmer was looking his way and seemed to see no one else. He advanced and held out his hand.

"Welcome, sir," he said.

Holmes was standing by the stove in the centre of the inner semicircle, talking to Miss Hallet. Burns

walked toward his niece and was just about to address her when his eye fell on the teller. Rowe could see Wally's profile; it seemed peculiarly agitated.

The farmer elevated his whisker and raised his voice.

"Young man," he cried excitedly, "you're not welcome here, and if you're as danged independent as you think you are you'll set out on a six-mile walk."

A testing silence reigned. In the midst of it Holmes coughed, after which evidence of his disapproval he walked slowly toward the door and put on his overcoat. Mary Hallet began to cry and the party, of course, went rather flat. Still, the girls had the pleasure of sympathizing, and the boys—well there was any amount of maple-taffy.

The bankclerks in the course of the evening coined a phrase which seemed greatly to delight them. They whispered it around:

"And Wally, oh, where was he?"

The Drudge

"WHAT happened to him, anyway?" asked Rob Evans.

The teller beside him, Barney Caston, munched an apple.

"It wasn't much of a surprise to me," he replied, "but it's a long story at that. Drag over your stool and I'll tell you."

The ledger-keeper moved over toward the cage. It was Civic Holiday in Montreal, and not half of the staff was working in the banks. No cash book was written up, and, in fact, nothing was balanced; everything would be included in the following day's work. But a civic holiday is not necessarily a bank holiday, and so the doors had to be kept open for what little business happened along.

Evans and Caston were not the regular ledger-keeper and teller. They were just relieving for the day. Caston began his story:

"I was in the Toronto office when Howard Stanley entered the service. He was dressed shabbily and looked as though he had never been in anything classier than a barn before. Really, it would be difficult to exaggerate his appearance and manner.

"But in spite of his rubishness he didn't seem appalled with the place, and he was not much inter-

ested in introductions among the staff. From the moment he landed in that office he seemed to be bent on getting wise to the work. I never in my life saw a fellow so concerned about his duties.

"I was on the cash items at the time and had a little spare time in the mornings. Stan, as we called him, soon got wise to the fact, and would have a list of questions to ask me daily at about 9 a.m. Something about him sort of roused my pity and I began to be his coach. It struck me as funny that a swipe should be so interested in his work. His fame went around the back of the office, and of course the boys got busy with their slams. One fellow, 'Black' Roberts we called him, said a little too much to Stan one day and we had a fight in the basement. I got licked but Black didn't butt in again.

"Stanley never had to peddle bills. We had a swipe who seemed none too anxious to give up the job, because he could bum and smoke on the street, and as he was a thorough nut the accountant put the new man ahead of him. I'll never forget how Stan went after the supps. I've seen the tears on his cheeks, often, after six o'clock at night, as he worried with the teller's books. This was when I had been promoted to the cash book.

"In a month's time the office had dubbed him 'The Drudge.' He paid no attention to it. I used to look at him and compare him to a religious fanatic I had once known in my home town: he was blind and deaf to everything but his dream. And Stanley's dream was to succeed. But it was always a puzzle to me

why he wanted so much to get along—until the other day.”

Evans spoke up.

“And why was it?”

“It’s in the story,” replied Caston; “I’m coming to it. . . . Stan didn’t want the fellows to help him out, either. He wanted to be able to handle things himself. I could do more with him than most of the boys could, but even from me he would hardly accept aid—except by way of suggestions. He had a wild fever to advance and to master things, and he knew that hard, independent work was the only way.

“If Stan had gone about it more sanely he might have made a great success some day. But he overdid it. He wanted to accomplish in one month what other clerks did in three or four. He neglected exercise and recreation, went without meals, worked nights and generally made his life intolerable. One by one the boys gave him up as a hopeless case; I last of all.

“His ambition sort of got on my nerves at last. I didn’t know there was anything behind it. I thought he simply wanted to show the rest of us what a good man he intended to be. His redeeming grace, though, was his backward manner. No one ever heard him boast. Still, he was making more headway than most of us (in position, not in salary) and that took our sympathy away from him and fixed it on ourselves.

“One night Black Roberts and I were discussing

The Drudge above the bank. We could hear his adding-machine clicking beneath us, and that set us going. I remarked that he would break down in health if he didn't take things easier.

"'No danger,' said Black, 'he thrives on it. I think he lives on dust like a mole.'

"'He'll pile some up some day, too,' I replied.

"'Not gold dust,' said Black.

"'Why?' I asked.

"'Because,' Roberts answered, 'he'll always be just what he is—a digger. And you know yourself that it's the promoters, not the shovellers, that make the coin. If Stanley would figure with his brains more and his fingers less he'd stand a chance—with all that energy of his.'

"'He does figure with his brain,' I said.

"'No, he doesn't,' replied Black; 'the only thing he takes any stock of is routine. The most valuable thing in business is the faculty to get other people to work for you. Stan will always be a good clerk, but he'll never be able to manage a staff, for instance.'

"I remembered Black's words. Just keep them in mind yourself, Bob, till I wind up my yarn.

"In a little over a year from the day he started banking Stanley was on the clearing; in another six months he was cash-book man. He didn't look like the same fellow that had come off the farm eighteen months before—except in his clothes. He was thin and had lost his color."

The ledger-keeper looked at the clock, then at the empty office, and remarked:

"Gee, things are quiet this morning! If we'd been eating our lunch, now, there would have been a line-up. Does it strike you that you haven't been interrupted?"

Caston answered, drily, "And I'd just as lief I wasn't . . . About this time I was moved away from Toronto. Only once did I hear from The Drudge; then it was a Christmas card wishing me a happy and successful new year. The word 'successful,' much to my surprise, wasn't underlined. Scribbled in the corner of the card was the information that he liked the cash-book but was in hopes of getting the bills remitted before long.

"I lost track of Stan then for several years. When I next heard of him I was in head office and he was assistant-accountant in Toronto on a salary of ten hundred. This was a year ago. One day I overheard Inspectors Ware and Ballantyne discussing him.

" 'I think he needs a rest,' said Ware; 'we ought to send him out to the country for a while.'

" 'No, he wouldn't fit into a country branch,' answered Ballantyne, who, as you know, puts business before everything else on earth. 'Besides,' he argued, 'it would be hard to replace him in Toronto—on the same salary.'

" 'But he must have a chance to learn the knack of handling customers some time,' said Ware, 'he should have had an appointment in the country long ago.'

" 'No,' objected Balaam" (this was the flatter-

ing title some of the Montreal staff gave their senior inspector) "he isn't cut out for that. I'm keeping that boy in my eye for an assistant—some day."

"Who, then," asked Ware, "are we going to send to relieve Manager Sarney at Port Fenton, Ontario?"

"And who do you suppose Balaam's choice was, Bob?—Black Roberts! Black's theory had worked out remarkably well. Stanley was doomed to slavery all right—the inspector's department."

Caston paused a moment, and sighed.

"One of your own theories worked out, too," observed Evans.

"Yes," replied the teller, thoughtfully.

"By Jove!" continued the ledger-keeper, "a fellow shouldn't be allowed to kill himself like that—just for the sake of salary and position."

Caston shook his head.

"It wasn't that," he said. "The Drudge had them all guessing while he was conscious. But when he was dying and in a half-delirious state the secret escaped from him in pieces."

"Mother," he said, "and Sis, I tried hard—little home in the city. But no go—Too much—Not enough—"

"They couldn't figure it out exactly, but they followed up the clue and found that Stan had a mother and sister in the country whose big hope was to live with their banker in some nice city."

"Are they hard up?" asked Evans.

"Not now," replied the teller, "but it was Stan's

insurance that put them out of poverty—not the fruits of his drudgery.”

“Still,” remarked the ledger-keeper, “his dream came true—his mother and sister can now buy—”

Caston interrupted him.

“Remember, though,” he said, “that Stan’s dream was not theirs. Without him there was no dream for them.”

The ledger-keeper dug his teeth into a penhandle and gazed blankly through his iron wicket. Caston’s eyes wandered about the big, dreary office.

The Westernization of Salyers

AMY GRAY said that the girls of her village were spoiling Joe Salyers. Joe was the ledger-keeper at the O—— Bank. He had started in as junior in his home town, and after eight months of "swiping" had been transferred to Miltown on a higher post—though on the same salary.

There were not very many eligible young men in Miltown in proportion to the number of attractive girls. This fact may have accounted for some of Joe's popularity. Of course, he *was* agreeable and good-looking.

Ordinarily the ledger-keeper had things pretty much his own way—even the teller was hardly in it; but one evening he met Amy Gray, and she took some of the curl out of his feathers, not so much by what she said as by her looks and actions. Once she made bold to speak out, and he would never forget her words. They were talking about farm life.

"Fancy me milking a cow!" he exclaimed. "Picture the expression on my face."

"And on the cow's," rejoined Amy, quickly, with merely a faint smile.

If she had laughed Joe might have been able to forgive her, but she only smiled, and in such an ironical way that he realized she was actually making

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fun of him. This nettled Joe a little, but did him more good than all the flattery of other Miltown beauties, and in fact singled out Miss Gray as the most desirable girl in the village.

As the weeks went on, the ledger-keeper found Amy Gray's company more and more agreeable; but he noticed that she never telephoned him or stopped to chat with him on the street. At times he doubted that she cared anything at all about him; and yet she appeared to enjoy his society. In fine, Miss Gray was an enigma.

It was late summer. The few straw hats that Miltown boasted were turning yellow. City visitors were turning their eyes toward home, and Amy Gray was giving some of them a farewell party. The bank-clerks, of course, were invited.

The teller and ledger-keeper at the O—— Bank were trying to gather enough clothes, between them, to make themselves presentable at the party. They had things fairly well divided, and were matching for a choice of neckties, when the manager entered the office and came back to their sleeping-quarters.

"Mr. Salyers," he said, "I've got instructions for you from head office, on the afternoon mail. You're transferred to Carmen, Alberta, and your salary is increased two hundred dollars. They want you to go at once."

The ledger-keeper was dazed for a moment, then he was dazzled. Think of the trip and the two hundred!

"All right, sir," he said, with wonderful calmness.

The manager talked to him a while, showing him the advantages of the move; and the teller finally expressed disappointment that head office had not transferred him. Thought of Amy and her party flashed across Joe's mind. She would surely be awed a little now. All things considered, the ledger-keeper felt that good fortune had fallen upon him. Would he go? Indeed he would!

That night, for the first time, Joe and Amy seemed to have changed places. Because of mental excitement he acted rather indifferently toward her, and she was trying to make him realize that her coldness, in the past, was not really that. It was not until quite late that they acted like themselves, sitting together in a secluded corner of the big veranda.

Joe was gazing absent-mindedly across the lawn—a prairie to him.

"What are you dreaming about?" she asked, timidly.

He looked her bravely in the face as he replied:

"About the West—for one thing."

She grew a little uneasy at that, and hastened to turn his attention from the other thing.

"You may meet father out there," she said; "he's on a business trip. In fact, I think he's going to buy some land."

"I didn't know your dad was a travelling-man," said Joe. "What does he handle—insurance?"

She laughed.

"Have you known me all this time without knowing that my father was a retired farmer?"

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It was more or less of a shock to Joe. He remembered his reflection on the cow.

"Well, you see," he explained, "never having met your father I wasn't in a position to size him up."

They talked a while longer, until they were discovered by the teller and another village girl. Immediately Amy thought she had better help her mother prepare lunch.

Joe bade her good-bye, that night, merely by taking her hand as the other boys did. He had no excuse for remaining behind; that is to say, he was not experienced enough in such things to invent one. On the way back to the bank he became suddenly and painfully aware that in twenty-four hours he would be many miles away.

The first night Salyers spent in a train-berth was something more than a nightmare to him. He turned over several hundred times, only to turn back again and wrestle with a stony pillow.

Breakfast in the diner refreshed him considerably, however. The novelty of his surroundings brought him day-dreams. Amy was mixed up in them. So was his mother. He regretted that he had been unable to go home before starting West, but consoled himself with the thought of a trip in a year. A year! It seemed a long time.

Joe met a drummer in the observation coach and got into conversation with him. He asked the traveling-man if he knew anything about the town of Carmen, Alberta.

"Yes, I used to make that place," answered the traveller.

"Don't you go there any more?" asked the bank-clerk.

"No—it's—well, sort of off my itinerary now."

Salyers let the matter rest there.

The drummer got off the Vancouver Express at Winnipeg, and from there on Joe was his own companion. A good sleep the second night put him in a condition of mind to enjoy the rest of the journey. He looked out upon the endless stretches of ripening grain like one in a dream. The scene changed little through the hours, but still it was enchanting. It made Joe feel that he was entering an entirely new world, where success would probably come more by enchantment than through effort; where everything, including prosperity, was probably as limitless as the plains.

He changed cars at Calgary. As he stood in the depot waiting for his train, and watching the immigrants swarm about, he could scarcely convince himself that this was not a strange land. It did not seem like Canada. It might be Russia. For the first time he experienced a little loneliness. The novelty of travel had begun to wear off.

At the Carmen station Joe was met by two young men, one of whom looked like a cowboy and the other like a preacher. The former was junior at the O—— Bank (the only one in town) and the other was manager. They greeted him warmly, and, laying

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hold of his grips, led him to the hotel, a large white frame building squatting flatly on the prairie.

Then succeeded a host of sensations. From the moment of his sitting down to supper in the dining-room (where there were no women) until sleep blotted out the world, Joe went through a change that Miltown, Ontario, would have been months in bringing about. He fell asleep with no more desire to waken again than a seasick woman has.

In the morning, however, the bank clerk had new duties to think about, and a bigger salary. It took a little heart. The fall sun was shining over Sunny Alberta, revealing the Rockies westward. Joe gazed upon them, thrilled. Was he actually as far from home as all that!

The other bankmen proved to be agreeable fellows. The manager, Blake, for all his ministerial appearance, was jolly and capable, and the junior was congenial. The office was going to be busy, Joe could see that. It took him a week to get on to the teller's work, during which time Blake gave him every assistance.

The customers that came into the bank interested Joe. There were men in chaps, with the Western American twang; Britishers and Australians with their red moustaches and blooming leggings; bleached Swedes, dirty Dutchmen and garlic-flavored Galicians.

"Too bad water's so scarce out here," he remarked to the manager, just after a German had left the office.

"Yes," replied Blake, "I think a sunbath is about as far as these guys get. But you'll learn to rather like them in spite of their grime."

"The spirit maybe," laughed Joe, "but not the body. I don't imagine I'll be falling on any of their necks."

At times, during the first fortnight, Salyers was in high spirits. There was something big and romantic about being twenty-five hundred miles away from home. It was invigorating, too, to walk five miles out on the prairie and look back upon the little clump of frame shacks that constituted the sorely subdivided village of Carmen. It made one feel like an adventurer, an explorer.

Evenings were rather sad, though. Joe realized that he would have to find something to interest him if he hoped to content himself in Carmen. Blake impressed that fact upon him.

"There are three things to do," said the manager; "booze, play pool, and read. I think you'd better do the drinking, since Anderson is a pool artist and I'm strong on books."

Joe thought he would divide his time between pool and books. The manager said that was a solution that had not occurred to him.

One thing Salyers could not do, and that was take a girl out to spend the evening. There were no disengaged girls, and evenings were seldom spent. The few women in town were either married or on the edge of the precipice; and evenings just went along like the days, eventless.

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After his first two weeks' residence in Carmen Joe lived on the hope of receiving an answer to a letter he had written Amy Gray. But no answer came. He took to walking out on the prairie alone. A feeling of lonesomeness possessed him, and with the long evenings it deepened.

"What's the matter, you look tough?" said the junior to him one morning.

"Oh, it's nothing," answered Joe; "I guess there is too much alkali in the water."

There came a day when Salyers felt that he could endure no longer the monotony of his existence. In spite of the friendliness of the townspeople, he was growing despondent. He had no appetite, and was mortally sick of the prairie silence.

Joe had experienced homesickness when he first went to Miltown; but this prairie-sickness was infinitely worse. He felt that he must give up, as other bankboys had done. Finally he went to the manager.

"Mr. Blake," he said, "I think you'd better write head office and ask them to move me back East on my old salary."

The manager did not argue with him. He wrote a letter, showed it to Joe, and went out to mail it himself.

The teller's viewpoint changed at once. The mountains shone with their first thrilling brightness; the novelty of the prairie returned. He was going back to the pleasures of the East.

He pictured himself handling the cash in a branch

not far from Miltown, no longer flattered by females in general but admired by one in particular. Admired for what?—why, his experience in the West, of course.

Brighter than he had been since the day of his arrival in Carmen, Joe walked into the hotel, after work. He smiled on one or two acquaintances and nodded to a couple of strangers sitting with their faces toward the west. He chatted to the hotel-clerk a while and then glanced at the register.

Joe uttered an exclamation and turned to the clerk.

"Is this man here now?" he asked, excitedly, pointing to a name in the register.

The clerk indicated one of the gentlemen Salyers had nodded to on coming into the hotel. Approaching the stranger Joe held out his hand.

"I'm a bankclerk from Miltown," he said; "I—"

The gentleman arose and gripped his hand.

"Is it possible!" he cried.

They went out for a walk together. Mr. Gray told the bankclerk things that made his scalp feel peculiar. The Miltown farmer had taken up land just six miles out of Carmen and was going to move his family out in the spring. Before Joe had recovered himself sufficiently to say anything worth while, Amy's father asked:

"Have you received any mail from the East lately? I can't understand what's wrong with mine."

Salyers replied that he, too, had been wondering

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what was wrong. As he spoke the train from Calgary whistled a few miles out on the prairie.

"That's the mail-train," he said; "let's go back to the post-office."

There the bankman received a letter from home and one from Miss Amy Gray. He did not take the old gentleman into his confidence, however.

Amy's letter was very satisfactory indeed, but it had a humiliating ending.

"I hope, Joe," it said, "that you'll make good out there. It must be very lonely; but write often and that will help pass the time."

Salyers asked Mr. Gray if his family knew where he was settling, and received an answer in the negative.

"I just wrote them about it definitely the other day," he added.

Excusing himself for a few minutes, the teller went in search of his manager. Blake, at the office, was unceremoniously interrupted in his reading.

"I think," Joe began, "you'd better telegraph head office at my expense and tell them not to move me back East again. I've made up my mind to stay."

The manager laughed, and took a sealed and stamped letter from his pocket—the one he had written and pretended to mail to the general manager some time previously.

"I knew you'd stick," he said. "You're not the kind of a fellow to get cold feet easily."

Joe felt embarrassed for the moment. However,

he secretly thanked his stars that no one knew all the facts in the case, and decided that no one should.

After playing a game of pool with Mr. Gray that evening he went to the drug-store and bought some books—three novels, Stead's "Songs of the Prairie," a work on finance and an agricultural encyclopedia.

Before going to sleep he wrote Amy a letter, dated one week back, assuring her that he would never give up, no matter how hard the battle, and expressing the hope that she would soon answer the letter he had written about a month before.

"Now," he said to himself, "I'll write again in a couple of days, as soon as her father has reached town, and after this letter I got from her to-day has had time to get here."

A Nearly Vacant Situation

As he ate his cold lunch, the teller at the E—— Bank, Queen West Branch, gazed through the bars of his prison. His eyes were fixed on nothing in particular, but his thoughts were pretty well concentrated—on himself. Not to say that "Buster" Brahn was self-centred—he was anything else; but this morning the little calendar that hung in his iron cage notified him of his twenty-fourth birthday, and made him pensive.

Everybody has a birthday, of course, and up to a certain age it is a more or less pleasant event, as a rule. A bankclerk's birthday is frequently the exception to the rule. He usually stops "ticking off" after the twenty mark.

Brahn had stopped ticking off, and ordinarily he might have been able to ignore the calendar. But there were circumstances to-day, and had been for some time, that made such a blind course of action almost criminal.

In short, someone had been asking him, daily for months, if he was not old enough to marry. Oh, not with her lips, of course. A girl like Clare Millen never uses her mouth for speech—it has more startling and intimate functions. The eyes look after the talking.

Clare was in the employ of Smalley Brothers Limited, as stenographer or something, and brought in the firm's deposit every day. She had a little account of her own, too, in the savings, which received trivial but regular attention. All business, personal and otherwise, had to be done through the teller; and one was obliged to face him while he counted the deposits. The teller, too, was obliged to glance back occasionally to make sure the customer was following his checking of the customer's cash. Result, a constant exchange of looks.

The teller scarcely realized that the habit of looking forward to Smalley Brothers' daily deposit had grown on him. And Clare was very businesslike. She daily found something which must be referred to the keeper of her account—to her he was both teller and ledger-keeper. He looked up vouchers, added columns in her bankbook, wrote memos about outstanding cheques, and, in fact, did more than the fairest of customers had a right to expect. The regular ledger-keeper Wallam, formed the habit of disappearing when Miss Millen entered the office, and Brahn, against the rules, entered up Smalley Brothers' book time after time.

But one day the teller got a setback, after which he was a changed man. It was payday, and the pay-sheet lay on his desk. Smalleys' stenographer passed a savings deposit through the wicket at the very moment when he was putting a third of his two weeks' salary (ten dollars) to his own credit. Clare's deposit was twenty dollars. Evidently she made

more than he did: certainly she saved more. Until that moment his fifteen per week had looked small; now it seemed an insult.

Brahn could not get over the shock. A spirit of dissatisfaction took hold of him, and grew. The calendar fascinated him with its cold stare. It reminded him that customers might come and cash might go but that Time went on forever. And on this his birthday the reminder was very poignant indeed. No wonder, then, that he stared through the iron bars ahead of him.

"Say, Buster," the ledger-keeper broke in upon his reverie, "have you got a salmon for a ham?"

Brahn merely shook his head. By and by Wallam looked up from the ham he hated.

"What's the matter, Buster?" he asked. "You seem quiet this morning."

"I was just thinking," replied the teller.

"Never want to do that," laughed Wallam; "that's not what you're paid for."

After a while Brahn turned to his fellow clerk.

"Wallam," he said curtly, "I've come to the conclusion that I've got to get out of here."

His staring through the bars had done this. Wallam did not lift his head from the sandwiches as he replied:

"Not a bad idea. But you've said that before."

"Yes, I know," the teller admitted; "but this time I'm serious. Why, I can hardly realize that I'm twenty-four and that I've been in the bank over six years—"

"And making fifteen bucks," interjected the ledger-keeper. "What more do you want?"

"Another ten," replied Brahn, somewhat sarcastically.

Wallam threw one of his oranges at the junior, who picked it out of a corner and proceeded to eat it.

"You'll settle down again in a few days," observed the ledger-keeper, with aggravating assurance.

Brahn pretended not to hear. Wallam was talking on:

"What can a fellow do? We're no worse off than lots of other clerks. I don't think we have such a rotten time of it. When your salary runs out you can always borrow."

The teller seized a pen and started to work. It was useless to argue with the ledger-keeper—he was essentially Bohemian. Like many of his fellows he was living for the pleasures of the moment, and glad to get them; considered it unprofessional to want greater things. They were not for him and he might as well forget them.

The teller sighed as he thought of the conditions that prevailed in the bank and made it impossible for him and other normally ambitious ones to get serious about the future. There were so many Wallams in the business, meanly content with the price of a meal, a bed, and a theatre ticket, that a man who would think of saving—or marrying, say—was considered quite a curiosity. Alone he could not alter the standards lived up to; about all he could do

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was to get out. But that was no simple matter. What was there to do when one did get out?

Brahn worried over the situation all afternoon. It was a novel way of celebrating a birthday. By closing-time he had decided to consistently answer some of the advertisements that appeared in the local papers. He might not secure a situation better than his bank position, but it would do no harm to try. His decision brought him a little comfort.

Every day he answered ads. At a distance the vacancies looked rather attractive, but the closer one got to them the meaner they appeared. Most of them were suitable only for boys of eighteen or nineteen.

Never having tried out in any line of business but the bank, Brahn was confident only of his ability as a clerk. It did not occur to him to try for anything but clerical positions. Upon these, in the advertisements, he concentrated. He made selections which he followed up carefully; but there was always an impossible condition hidden away somewhere, to be revealed when he got near enough to make a thorough inspection.

The ledger-keeper, in time, discovered what his fellow clerk was about. But he only interfered to the extent of gossiping with the junior over the matter.

"Sykes," he said, "I wouldn't be surprised if we lost our teller. He's looking for another job."

"I'll bet he'll get it too," replied the junior.

"Won't he?"

"Sure," laughed Wallam. "They never fail. Do you remember the one I landed?"

Sykes remembered.

"But you," he said, "didn't have as much experience as Mr. Brahn and weren't as old."

"You're right," agreed the ledger-keeper, grinning; "I *did* stand a better chance than Buster."

Following his decision to get work outside of the bank, where he could save money and grow into an independent position, Brahn was pensive. He went through the daily routine of his teller's post mechanically, his mind on the other thing. The event of Miss Millen's daily entrance always roused him to a semblance of his old jolly, conscious activity, but when she left the office again he was even more meditative than before.

The day came at last, though, that witnessed the defeat of his hopes. He was not the only clerk who was in search of a better position.

A subtle argument then fastened upon Brahn's mind: Why go on making himself discontented? Running after these "situations vacant" was making the whole world look empty.

The inexperienced teller gave up, "all in a heap," Wallam would have said. As suddenly as he had decided to hunt another job, some weeks before, did he now decide to give up the quest. Wallam's was the happiest philosophy after all.

Brahn filled out a withdrawal-slip on his account, for ten dollars, and was signing it when Clare Millen glided up to his cage. He had forgotten her, for once, in worries about himself. In connection with the latest of his resolutions, she came as an invitation

to be happy in the present. He looked at the cheque on his account, then at her, and impulsively asked her if she wouldn't like to attend the theatre some night. She held him with her talking eyes and negatively nodded. He was surprised—she must doubt him.

Again, that night, was Brahn surprised. A letter awaited him, at his boarding-house, from Smalley Brothers Limited—not from the stenographer, but from the manager:

"We will be pleased," it said, "to consider your application for the position of assistant book-keeper, if you will make it in person to-morrow at eight-thirty a.m."

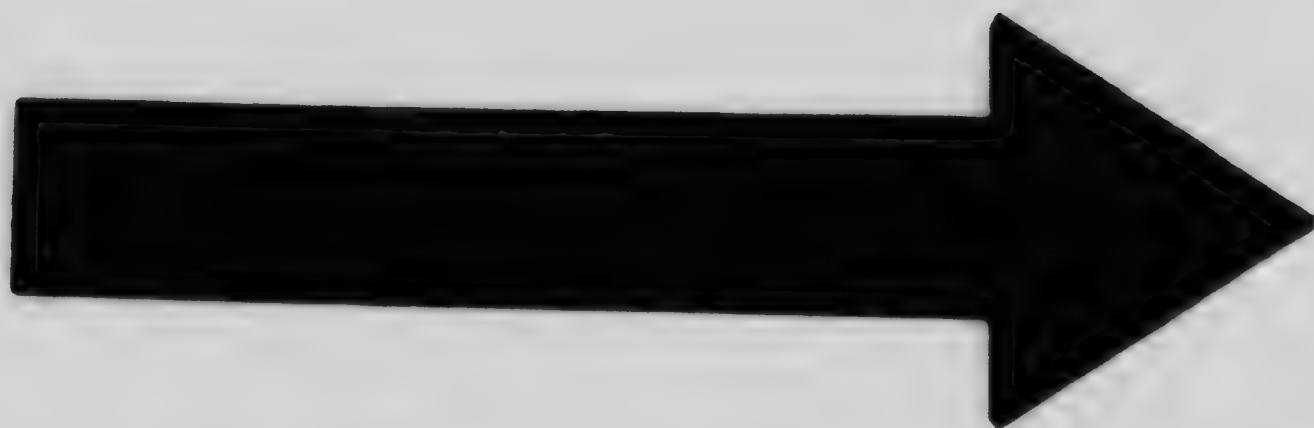
Smalley Brothers, then, were Box 39—the last advertisement he had answered.

Brahn warmed all over. He could not sleep that night. Visions of himself dictating letters to Clare Millen rose up before him and made the dark walls of his room a background for picture-plays. No longer would Clare doubt him; she would have the opportunity of knowing him.

Bright and early next morning the bank teller was up. He reported sharp on time at Smalley Brothers Limited. Miss Millen was apparently not around yet, but the manager was. He greeted the applicant warmly.

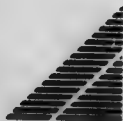
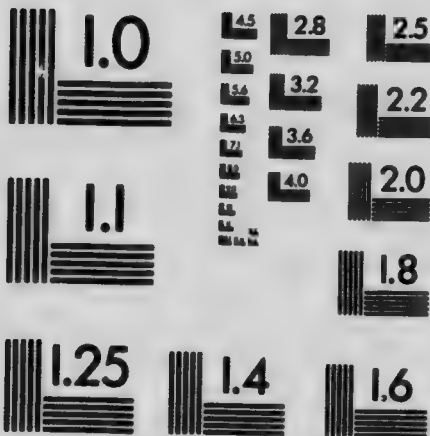
"Well, Mr. Brahn!" he exclaimed, "I couldn't believe it was the same. I'm afraid we won't be able to improve on *your* position."

They chatted for a while.



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"What are you offering?" asked the teller, as if casually.

"We can only afford to pay fifteen dollars," was the reply.

Brahn's next relevant question was:

"How about prospects?"

"That's really the point," returned the manager, quickly. "You see, we want someone who can grow into the position of head book-keeper. We have an assistant already, who is very capable indeed, but we felt as though we ought to have someone who could take Johnson's place if need be."

"Couldn't your assistant fill the bill?" asked Brahn.

"Perhaps," said the manager, "perhaps. In fact, I think myself she could. But we've never had a woman at the head—"

"Oh, I see!" interrupted the bankclerk, in a peculiar accent, "she's a woman."

"Yes, a girl," continued the manager. "We'd have to discharge her, of course, if we took on a man—but I've no doubt she could easily obtain another position."

Obtain another position—sure! Brahn knew how simple it was. Nothing easier—to say. So he was invited to put a girl on the street, was he? Well, Clare Millen had power over him, he was ready to admit; but not so much as all that.

"I'm afraid," he said, looking squarely at the business man before him, "that fifteen wouldn't tempt me."

The manager smiled.

"I was rather afraid of it myself," he confessed. "I would have liked you, though, Mr. Brahn. It's really a difficult thing to get the right party."

In spite of his disappointment and selfish concern it occurred to the teller that here was a chance to say something that might fortify the unknown girl's position. He could not bear to think of her perusing the columns of "situations vacant."

"I think myself," he said, not as an applicant for work but as an employee in a large financial institution, "that girls have us beaten in many respects, anyway. They're accurate and steady. The banks are taking them on now."

The manager manifested immediate interest.

"Is that a fact?" he asked, in surprise.

Brahn assured him it was. They talked earnestly on the subject until nearly nine o'clock. As they parted, the manager laid his hand on Brahn's shoulder.

"Don't say anything about our interview," he smiled. "I think I shall withdraw my advertisement for the present, and I shouldn't like Miss Millen to know—"

Miss Millen!

The teller heard no more. Avoiding the manager's eye, he said a meaningless something and hurried off. He felt the hammering of at least two emotions within him. Eventually they almost counterbalanced, and he entered the bank smoking a cigarette.

During the first hour of work Wallam leered

through the cage-wire. He had kept his own counsel so long it was getting monotonous. A few more or less reckless remarks from the teller emboldened him.

"Say, kid," he grinned, "how's that job coming along?"

"Blown to ———," replied Brahn readily.

Thinking he had said "go" instead of "blown," the ledger-keeper refrained from further reference to the subject. No use talking to Buster when he was sore. He must have missed that job he was after.

Before long the assistant book-keeper from Smalleys' came in. The teller coldly nodded, and handled her deposit in silence. Her face was scarlet during the ordeal, but he pretended not to notice.

An hour or so later he was called to the telephone.

"This is Clare Millen," said a faint voice. "Mr. Brahn, I'm sorry I was obliged to refuse your invitation to the theatre yesterday, but I would like very much to have you come up to a little party I'm giving to-morrow night."

He swallowed.

"I'm sorry, Miss Millen," he replied, "but I have another engagement."

"Very well," she answered, and the circuit was cut.

Wallam had been listening.

"Not declining an invite, I hope?"

"No," said the teller, sarcastically acknowledging the ledger-keeper's right to interfere, "just turning down an heiress who wants to marry me for my money."

The New Junior

USUALLY when Minnie Black put through a mail-order on one of the Toronto department stores her female friends in the post-office at Carlton concluded that there was a new banker coming to town. Their conclusion was right, on this particular occasion, chiefly because it was based on rumor as well as observation.

"Surely she hasn't tired of Brown already," said Miss Graham to Lora Ashton.

"Maybe it's the other way round," observed Lora.

"No, I don't think it's that. Why, I heard that Ned Brown was just crazy about her."

"Who told you, Gene?"

"Our old stand-by, the Standard banker."

Miss Ashton laughed, and digressed from the original subject of conversation.

"He is a reliable, isn't he?" she said, her instinct guiding her in this matter of sentiment as accurately as it did among the letter-pockets. She would not have failed to smile and speak flatteringly of Frank Kramer for the world, at this critical moment; notwithstanding, the thought that he had told Gene Graham something he had not told *her* was extremely aggravating. However, as it would not even do to remain silent under the circumstances, Lora spoke again of Miss Black.

"I wonder that Minnie doesn't begin taking them seriously."

"Perhaps she does," remarked Miss Graham.

"No, Gene, I don't think so. Why, even though she were a girl capable of it, the thing is impossible with bankers."

Gene looked somewhat astonishedly at her friend and smiled.

"Lora," she said, in a tone of pretended rebuke, "you want to say those things under your breath."

Miss Ashton smiled back.

"Not at all," she replied; "why, everybody knows it doesn't pay to bank on a banker. I don't say it's the banker's fault; the poor chap has to take just about what he can get." And the moment had come to do a little retaliating. "Frank Kramer told me one night" (Lora hesitated after the word "night," as if to make the evening as long as possible) "that lots of bankboys would like to get serious—"

"Lots of them do," interrupted Gene.

The vaguely dissatisfied manner in which Gene spoke delighted Lora for a minute, and she giggled inwardly, but suddenly it occurred to her that possibly the Standard banker had been—oh! the thought was too tormenting. Seizing the stamper, she went through a heap of letters with a noise like that of an electric riveting-hammer.

Meanwhile, Frank Kramer was also stamping letters, but with a finger and thumb.

"I'm some swipe," he declared, catching by an arm the teller who was passing and drawing his attention to the mail.

"Righto—but look who's coming! Here, let me go, I want to—"

"Now go easy, Ned," said Kramer, grinning; "let the ledger-keeper have one little chance. It will be some time before you're able to buy diamonds, anyway."

Brown freed himself with a succession of quick blows, and made a rather undignified dart toward the cage. Minnie Black was smiling in front of the wicket; smiling in a manner that had always puzzled and half-tantalized the teller.

"Good morning," he said, in his most agreeable tones, and leaning near the wicket whispered: "You are outshining yourself again to-day."

She blushed, and opening a hand-bag drew out some neatly-folded bills and a sweet-smelling bank-book (something new in the way of bankbooks). If he was going to say silly things she would simply have to begin business, that was all. She hinted at some such intention in her first few sentences.

Brown kept her talking for perhaps ten minutes. That would give the ledger-keeper time to enter up her book. But did the book appear over the top of the ledger-ledge? Oh, no; someone might come along (of the four customers a day who deposited) and get it. One must deliver passbooks to the right party, and make no mistake. While Miss Black, in a moment of abstraction, was gazing toward the ceiling, the better to reveal the beauty of a very white neck, Ned, the teller, "looked lightning," as Kramer would say, through his cage at the ledger-keeper. The latter,

however, was so accustomed to such looks when Miss Black lingered near that he paid no attention. Then it devolved upon the teller, as senior officer, to deliver a command.

"Mr. Wilson," he said, pushing his hand invitingly into the dish between cage and ledger, "have you got Miss Black's book entered up yet?"

To be denied the privilege of speaking to the town belle was bad enough, but to be professionally humiliated before her very eyes was almost too much. However, Wilson put her book in the teller's dish without a word, and nursed a comforting little grudge in his heart. As he thought of how he would get back at Brown, he could already feel the kink in his side.

"W. P. Truman!" he said to himself, "that's the guy!"

While under the influence of his inspiration, Wilson went back to the junior's desk and nudged Kramer's elbow.

"Frank," he asked with a grin, "do you think Miss What's-her-name cares anything about Ned?"

Kramer swung his hand around in a circular wrist movement and executed what he thought was a brilliant capital-letter, before answering. Then he looked at Wilson with a whimsical expression.

"Billy," he said, "if you'll amend your question to read 'cares anything about anybody,' I'll answer it."

"How?"

"In the negative, of course. But what's on your mind?—you haven't malicious intentions yourself, I hope?"

"Not against the girl," replied Wilson, chuckling. "But," he continued, "I was just thinking that Miss Minnie and our new and unknown W. P. Truman might make a better pair than she and N. Brown, our nifty—"

Kramer interrupted.

"By heck," he said, laughing, "it would be just like the girl to fall for W. P.—whoever he is! It doesn't matter who he is. What do you want *me* to do?"

"Well, how would it be to have our new *accountant* the son of a rich man—"

"Swell looker," interpolated Kramer, understandingly.

"Rather fast," added the ledger-keeper.

"A great sport, in fact," finished the other.

"Fine," agreed Wilson. "I'll leave it to you to start the ball rolling around town. Might be a good idea to tell the post-office girls—"

"Just a minute," interrupted Frank; "did you say 'girls'?"

"Yes—I suppose we might call them girls?"

Kramer picked up a heavy ruler.

"Billy," he said, with mock gravity, "again I must ask you to amend your speech. Cut off the 's' of 'girls.' Only one of them carries tales."

"Very well," returned the ledger-keeper, grinning; "see that one."

After hours the "Standard banker" wandered into the post-office. The girls heard a footstep in front of the wicket.

"You wait on that party, Lora, will you?" requested Gene; "I'm in the middle of a sorting."

"Just a minute," said Lora, "and I will."

Chancing to glance through the wicket, Gene saw that the customer was Kramer.

"Never mind," she whispered to her companion, suddenly, "I guess you're just as busy as I am."

When Miss Ashton heard a familiar male voice behind her she bit her lips. She tried not to listen.

"Well, you know, I may not be here all my life," Frank was saying, in reply to some remark from Gene; "they are sending up a new man—one W. P. Truman."

"But he won't take *your* place, will he?"

"One never can tell," replied Frank, smiling and looking past Miss Graham. "Why doesn't our friend speak to us to-day, I wonder?" he pretended to whisper.

Lora did not respond—she also was pretending.

Finally he called her, and Gene interpreted it as a signal for herself to retire. Miss Ashton reluctantly approached the letter-wicket, but by the time she got there Kramer was gone. His smile appeared at the money-order wicket—one little used by ordinary customers. There the two of them talked for some minutes.

"Did you hear me say that there is going to be an addition to our staff?" he asked.

"No," she said, and added carelessly, "will that mean a subtraction, too?"

"Maybe," he answered, grinning.

"*You've* been here a long while, haven't you?" she said, laughing at last.

Here was the opportunity to tease again this girl whom he loved, above all others, to tease. It would be necessary to lie in order to do it, but that was a man's privilege. And he knew there would be no actual danger in it, since Lora would not humiliate herself by repeating the story he was going to make her believe.

"Lora," he whispered soberly, "you shouldn't feel so gay about it. Mr. W. P. Truman reports to us as accountant."

Wilson's suggestion had given him the idea.

While the girl's face relaxed into placidness and her eyes widened, Frank withdrew from the wicket.

"I'll call you up this evening," he promised, and left the post-office with a brutally serious air.

He went up to the bank and found the boys gathered around a telegram from the new man. Truman would report there that night; the inspector had sent for him a week sooner than was expected.

Frank winked at Wilson secretly.

"Some letter-writer," observed Brown, criticizing the wording of the telegram. "Listen to this: 'Will be upon the eight o'clock train to-night to report on the staff.'"

"Sounds like a newspaper man," said Wilson.

"Or a Government inspector," remarked Kramer.

They all laughed, then; but Brown sobered quite a while before the other two. A new arrival was always a subject for ludicrous comment, but W. P.

Truman seemed, for some reason, to provide Kramer and Wilson with more than the ordinary amount of merriment.

"Oh, I don't know," observed the teller, apropos of the excessive laughter; "our friend may not be such a mess as you guys have him pictured."

However, this observation had anything but a sobering effect on the two hysterical ones. They managed to get away from Brown, while their spirits were still high, and walked down town together. Whom should they meet on the street but Minnie Black. She slackened her pace as she drew near, and they saw that she wanted to say something.

The boys stopped and Minnie addressed herself to both of them.

"I hope you won't forget my little party to-night," she said.

The bankclerks looked at each other, but since Minnie was looking at Wilson, Kramer alone could smirk.

"I should say not!" they both cried, or to that effect.

As Miss Black still lingered they were obliged to say something further. Wilson was very glad to do so, indeed.

"Did you hear that a new man was coming to join our staff?" he asked.

She smiled and turned her eyes on Frank.

"Yes," she answered; "a new accountant. I just heard it at the post-office. I suppose somebody will now either be moved or else be made manager."

Frank was about to utter an exclamation when Wilson pinched him hard, and without smiling said to Minnie:

"He's coming up to-night on the eight o'clock train, and as we'll have to meet him it may make us a little late for your party."

"To-night!" she cried.

"Yes, to-night Mr. W. P. Truman—"

The girl's coquettish eyes brightened.

"You must bring him up," she interrupted; "the very thing!"

"Thank you," returned Wilson, quickly, "I know just how much he'll appreciate it."

Before Frank could collect his wits to speak, the ledger-keeper had made a move, Miss Black had made one too, in the opposite direction—and the tales that only one post-office girl was supposed to carry were on their way.

Kramer could not get Wilson down to common sense long enough to explain that their manager might hear news that would not flatter or amuse him. The ledger-keeper was in a mood of such reckless jollity that he could only be persuaded to talk about the sensation expected that evening.

"Poor Brown!" he would say with a shake of his head; "poor Ned!" And then he would laugh.

Kramer soon left him and went home to his room. There he pondered. At first he worried about the gossips, but after a while he decided that the manager would only laugh at Minnie's speculations should they be taken seriously anywhere. What troubled

Frank most, and at length exclusively, was the realization that Lora Ashton cared little enough about him to make the subject of his departure a topic of conversation with that truth-stretcher, Gene Graham.

Although he was a bankclerk, Frank did not know all about women. He did not surmise, for instance, that any rivalry between two girls could prompt one of them to divulge a secret to the other for the purpose of claiming sole proprietorship of the same. This is what Miss Ashton had done. But she had another motive—she wanted to convince her companion that as far as herself was concerned, Kramer could go or stay. And Gene, of course, had passed the news along, well stretched.

After supper the boys of the S—— Bank gathered in the manager's office to chat. It was their custom on party-nights. They loved to sit around in their best clothes and smoke and chat. Naturally the newcomer was the best material for gossip.

"I'll bet," said the teller, "that he'll be wearing a celluloid collar and dicky, trousers with a satin stripe, white vest and hook-on tie."

"You omitted mention of the ribbed grey socks," remarked Kramer, kicking the ledger-keeper, under a chair.

"And bone cuff buttons," added Wilson, returning the kick.

Goading each other to slander, they rattled away until after seven-thirty. They were looking forward to the old but interesting diversion of breaking in a "swipe"; and this particular breaking-in promised

to be unusually interesting, to two of them anyway, by reason of existing circumstances.

Before going to the station Frank fulfilled his promise to telephone Lora Ashton. He regretted that he could not call and see her that evening, on account of work. She did not coax him, but merely said:

"You'll come before you leave town, though, won't you?"

Her coldness so irritated him that he could not bring himself to undeceive her; that would make her triumph complete.

"Sure," he shouted, and hung up the receiver.

Some of the clerks from the R—— were at the station; Brown was talking to one of them. Kramer and Wilson were in private conversation. The train whistled down the track.

"Now, Frank," said the ledger-keeper, "remember, I'll need your help all evening. If he's as bad as his telegram it will take both of us to keep him in Minnie's arms. And that's what must be, no matter what else doesn't happen. It's Ned Brown in total eclipse, see?"

"Go as far as you like," replied Kramer. "I feel like the devil to-night anyway."

Two passengers got off the train at Carlton. One was a fine-looking chap of perhaps twenty (a drummer, apparently), smartly dressed and carrying an all-leather bag; the other was a mere boy, shabbily clothed and verdant-looking, and he carried a cheap straw suitcase. Wilson and Kramer gave each other

a rather desperate look and advanced to meet the new man.

"Well," said Frank, "you got here, eh?"

"Ye-yes," faltered the embarrassed youth.

"Give us your suitcase," said Wilson, seizing it.

The bankmen started down the platform, followed by the youth, very mute.

Suddenly, in the rear, was heard a chorus of loud laughter. Frank turned around and beheld several bankclerks and the supposed drummer gazing at him. Just as he was reaching for Wilson's shoulder he heard the youth beside him say:

"Are you the gentlemen who sent for me to the Orphans' Home?"

At that, Frank yielded to the promptings of a sense of humor, and laughed. Wilson having joined him, they made almost as much noise as the other group, and in that way sort of evened things up. A farmer drove along the platform and beckoned to the orphan, who had now lost his bewildered expression and was grinning in understanding.

Ned Brown himself escorted the new and nifty banker to the bank for a wash-up. A spasmodic friendship seemed to have sprung up between them.

After being introduced to Truman, Frank and Wilson turned their steps toward Minnie Black's. Both were rather glum.

"By gee!" said the ledger-keeper, as they walked along, "he's going to be even worse opposition than Brown, if I know anything."

"So!" exclaimed Frank, "it was Minnie you were

after all the time, and you bluffed me into thinking it was revenge?"

Wilson chuckled with considerable enjoyment.

"There's always some fun in everything," he observed, philosophically.

Frank did not reply. He was thinking, no doubt, that there was very little fun in being ignored by Lora Ashton. Butterflies like Miss Black really didn't matter, but Lora—

They were at the Blacks'. Minnie greeted them ostentatiously.

"Where's Mr. Truman?" she asked, getting the name right.

"He'll be up soon," answered Wilson, rather more sprightly than seemed reasonable to Kramer.

But it was half an hour before he came. Evidently W. P. was going to make an aristocratic impression on the start, anyway, and let chance take care of the finish.

A few minutes after Brown introduced the new man to Minnie, a lady and gentleman entered the circle of light. Frank lost his self-possession, for a moment, on recognizing Lora Ashton; and having glimpsed her escort (the druggist), would actually have sneaked out of the room, had not the girl divined his feelings and come toward him.

"How do you do, Mr. Kramer?" she greeted, smiling.

He knew how menacing he looked, and wondered at the bravery of woman. He prayed for relief, and it came.

"Miss Ashton," said Minnie, taking Lora's hand, "let me introduce Mr. Truman, the new accountant at the—"

Wilson, the ledger-keeper, squeezed behind a chair and escaped from the room, without hearing Truman's protestation.

"I beg your pardon," said the new man, "you've got me mixed with Mr. Kramer. I'm only the junior. In fact, I'm hardly that yet!"

There arose a soft murmur of approval.

Lora was searching Frank's face, but his eyes were turned away. He was doing a little searching himself, in his brain. All at once he remembered having telephoned her that he must work to-night.

"And now, Miss Black," he said, soberly, looking at no one else, "if you'll excuse me I'll go back and finish my mail."

That might have meant to write head office letters. Without waiting to be excused he left the circle of light. Several pairs of eyes gazed at the spot where he had been, but none more wildly than Truman's.

The accountant overtook Wilson on his way back to the bank.

"Billy," he said, "you do well to call quits. That new swipe is now in possession of the citadel."

"How did he capture it?" asked the ledger-keeper, indifferently.

"With a bag of sand," said Frank, "and a chunk of backbone."

Mentally Kramer continued the sentence: "And Francis will need to borrow some of it for to-morrow night."

"Bank Clerk Suicides"

HOWAT felt in his pocket, to make sure the thousand was there. He did not smile or exult; his feelings were bitter and his thoughts were of the bank, in which he would never work again. In his mind once more he ran over the circumstances of the case. The starting-point was when Jeb Apted observed to one of the other bank fellows, in a whisper, "Howat's acting funny this while back." Howat had overheard, and an idea immediately formed in his brain. He would act still more erratically and when the time came to do what he had often thought of doing his story would be believed.

As he sat in his train between Toronto and Hamilton, thinking of the final week, of the deception and hatred, the anxiety and suspense of it, the bank clerk shuddered.

He marvelled at the nerve with which he had actually done the thing at last, and speculated on where he would have been had anyone seen him take the money—two hundred dollars in American and eight hundred in Canadian notes. He still wondered at the ease with which he had convinced the manager and accountant that the thousand dollars had been paid out through the wicket in error—two days ago now.

But he must not congratulate himself too soon. He longed for morning and the sight of a newspaper.

He did not leave his seat at Niagara, but bought a ticket on the train for Buffalo. There he changed another hundred dollars into American money, at four different places, and purchased a ticket for New York. He had, luckily, only half an hour's wait at Buffalo. Once in New York, where he had spent two months once, he felt that he would be safer than anywhere else.

His train left Buffalo at 10.30. He occupied a day coach and spent the long hours of night feeding the hate in his heart, a feeling that had been deepening for a long time. He cursed the oppressors who had ground him down, and repeated to himself that he was glad he had finally got back what was his own. For eight years he had slaved in their offices all over the country, ending up as teller in a city branch on eight hundred a year—sixteen dollars a week! He had begun in Nova Scotia on a salary of one hundred.

"It was coming to me," repeated the absconding teller to himself.

Early morning light revealed the beautiful landscape along the Hudson. Tears came into the bank-clerk's eyes; he felt a strange complication of emotions. But under and through them all was a reckless hatred, which kept him to his purpose. He cursed the bank. First, it had moved him away from his mother—who went his bond until he was twenty-one. She had died at a time when he was so far away it took him two days to get back. He had asked to be left in Nova Scotia, but the bank had refused—

why, only the bank knew. But what did mothers matter, anyway?

"I'm glad," said Howat to himself, his eyes on the western banks of the placid Hudson; "by ——! I'm glad!"

He had thought the thing all out. There was no one to be disgraced. His relatives were few and cared nothing about him; they would be pleased to disown him.

As the summer morning brightened, Howat glanced about him in the car, but all the faces were strange. Nevertheless, he sank back a little in his seat. Mechanically his hand went up to his lip, where a moustache was beginning to grow. He would have his hair shingled, too, and get his eyes tested for glasses. He would alter his appearance entirely.

Arrived at the Forty-Second Street station he bought a morning paper, but there was nothing in it about himself. It was unreasonable to expect that there should be anything; still he was relieved to find there was not. The letters he had written the bank manager and Jack Perrin, the ledger-keeper, would not reach them till nine o'clock; so his story would not be in the papers until afternoon.

He looked in a telephone directory and found that there was a Y.M.C.A. on Twenty-Third Street. Thither, without suitcase or raincoat, he went. His only baggage was a package of money in an inside pocket. He asked the "Y" secretary where he could get a cheap room in the central part of the city, and

the secretary handed him a list of places, on which he took notes. The first room he looked at was very cheap and comparatively comfortable, so he engaged it, paying one week's rent in advance. It was on the second floor of a gloomy house on Twenty-Second Street, and was cared for by a woman past middle age.

The name he gave was "J. S. Short"; and the housekeeper said her name was Mrs. Morang. Glad to talk with someone, he sat down and got slightly acquainted with Mrs. Morang. He confided to her that he was from Chicago; that he had come to New York for a visit and might remain if he liked it. She asked him where his luggage was and he told her it was at the station. She expressed the hope that he would keep his rooms at her place indefinitely, and he replied that no doubt he would.

A little later the tired bankclerk lay down on his folding-bed, with a package under his pillow, and tried to sleep, but he only dozed. Occasionally he would waken with a start, to wonder where he was.

At noon he went out and purchased a suitcase and some clothes—he must have luggage and a new suit. After lunch he bought a copy of the *Journal*, noon edition. There was nothing in it yet of interest to himself.

During the afternoon he slept. His dreams were many and discomfiting. He saw himself in prison, on the gallows, in a fire, drowning; and all the time there was a sort of gnawing within him somewhere. He awakened in a clammy perspiration. The newsies

on the street below were shouting "Evening papers." He went down and bought one—and there it was, the story of his tragedy. There was no photograph, and the story itself was brief: too much was going on in the world to make a feature of a clerk's death.

"BANK CLERK SUICIDES.

"TORONTO, July 19.—B. M. Howat, a teller in the X—— Bank here, disappeared last night, leaving letters, received through the post this morning, addressed to the bank manager and a clerk who roomed with Howat, announcing his intention of drowning himself at the Falls.

"It is known through a G.R.R. ticket agent who knew the teller that Howat bought a ticket for Niagara, and as all his belongings were left in his room, there seems to be no doubt that he carried out his tragic intention. He had been acting queerly for some time. Nothing is said of a shortage in the teller's cash. The manager thinks it was purely a case of mental derangement."

Howat sighed, relieved. Again in his room he read the trifling news item, and wondered why so much had been kept back from the press. No mention had been made of the missing money, which his letters stated was the reason for his rash act. Doubtless the bank had considered it best to suppress the fact of the cash-shortage. The public might inquire as to the teller's salary! It was better to leave the impression that he had suicided in a fit of temporary insanity—a natural consequence of his queer actions

—than to admit that the responsibilities of a heavy post on small pay had driven him into a state of melancholia where anything might happen.

Again the fugitive bankclerk swore to himself that he was glad he had gone through with the thing. He must harden himself until he was as hard as the men who had oppressed him as a clerk, and who always, as in the matter of announcing his death, fully considered the expediency of everything. He had put over a little deal all by himself, and must come to regard it in the cold light of business. He had not swindled widows and orphans; he had swindled nobody: he had merely got some of the money that had been kept back from him for eight years—money that he had dearly earned. With this thought fully established in his mind he settled down to a strange, lonely manner of life in New York. He carried a little money with him all the time, but most of it was kept in his suitcase—until it would be safe to open a bank account somewhere.

At the end of two weeks Howat had nine hundred dollars in his possession, half of which was in United States currency. He found that he could live very nicely on twelve dollars a week, but he decided to allow himself fifteen. He would rest for a while; when half of the thousand was gone it would be time enough to look for work. He would take in the shows, see the sights, and prowl about town until the office-fag had left him and he felt familiar with the ways of a great city. By the time he came to apply for a position he would have confidence in himself.

His moustache grown, his hair cropped, and wearing glasses, Howat began to feel secure. He spoke regularly to no one except Mrs. Morang; with the lodgers he had nothing whatever to do. Occasionally he mailed himself a letter from Brooklyn or Hoboken, so that his landlady might not suspect anything. The habit of deception grew on him.

For weeks he lived the same shadowy life. He knew every star on Broadway and had learned a great deal about the Tenderloin. With his cane as sole companion he went about the city—and how many others were doing practically the same!—unknown, silent, watchful. The life was bound to grow intolerable.

As his money dwindled and as the summer spent itself Howat began to wonder how long things could go on as they were going. He had practically ceased to argue with himself over the crime he had committed in Toronto. The fact that he was believed to be dead made it impossible for him to go back; the public would have no sympathy with him. The temptation had come, indeed; but he had put it from him. He knew how much mercy the bank would show him. "The oppressors," as he called them, were ever on the watch for errors of all kinds, and specialized in making examples of the erring. Howat's hatred of them exaggerated their mercilessness in his own eyes, and made thought of penitent return as intolerable as hope of forgiveness was vain.

No, the bridges had been burned. He must push ahead. He could never again be B. M. Howat.

Late in October he decided to find a position. He

was sick of the aimless existence he had been leading, and was conscious of an acute sense of loneliness and ostracism. He wanted to get back into the world again and be considered a human being. For months he had been nothing but a ghost. He felt a longing for congenial company, such as he had known in the bank back in Canada. He recalled, with a sigh, the pleasant life he had led in country towns throughout Ontario. What would some of his old friends think of him if they knew what he had done? Anyway, he was gone from them forever, and what they would or would not think made no difference now. He had facts, not fancies, to deal with; and the facts were that he was a new man, J. S. Short, about to begin the business life in a strange city.

For three weeks he looked in vain for a position. Finally deciding that a knowledge of typewriting would help him, he rented a machine, got a book of instruction, and began a hard and systematic practice. By the middle of November, having worked at the typewriter eight hours a day for twenty-five days, he had the touch method learned and was fairly rapid. Four hundred dollars of his money was now gone.

Through deception the ex-bankclerk finally secured a situation as book-keeper and typist in an advertising bureau. In making application he declared with an air of frankness that his home was in Chicago and that he had been a clerk there, but had quarreled with his employer and didn't care to send for references. The advertising manager was of the easy-going type, and he saw no reason why he should not give the

applicant a trial. Probably he was glad to get any kind of a man as assistant book-keeper on twelve dollars a week. But the low salary did not daunt Howat. From the first he showed a determination to get on.

In time he won the confidence of his employer and confrères. His position kept him busy, and he was happier than he had been as a ghost about town. He suffered fits of despondency, of course, many of them, but these he willingly bore, considering them the penalty for what he had done in Toronto. He would not admit to himself that he had committed a crime, but he knew that he had done something unworthy, to say the least, and must put up with the after-effects.

Yes, months of solitude were telling on him. He was not the kind of stuff that criminals are made of. Hate, alone, had led him into the trap that circumstance had set for him.

When a man is in a passion he may suffer a physical wound unconsciously, but when his passion subsides he becomes aware of the smart. So it was with Howat. A new environment helped him forget the bank and the bankers, and as his hatred waned a consciousness of his own wrong-doing developed.

After a period of doubt there came misery-laden convictions. He was distraught and sad at last. In this state of mind it was natural that he should search for consolation and happiness outside of himself.

One day he discovered that there was something about a certain girl in the office that made him want to be in her presence. She asked him to help her fill in a paragraph of a letter, for which she had failed

to make readable notes, and afterwards her eyes troubled him. They seemed to reflect the sadness and yearning that he felt in his own heart.

This was in December. Howat was living within his means and had six hundred dollars in the bank. A lodger, by the way, had peeked into his room one night and blasted his faith in suitcases.

He did not think of the money so much now as he had been doing: Marion Hessian was on his mind. He discovered, as time went on, that he did not care to have thought of the girl and the bank account enter the same brain-cell together.

In January the assistant book-keeper received an increase in salary of three dollars a week, and began to save money. Marion Hessian worked beside him—and made his daily task a pleasure. He acknowledged the fact eventually. One day he asked if he might take her to the theatre. Of course she refused, but she offered an explanation. Later he asked again—and she accepted.

The fugitive bankclerk was happy that evening; happier than he had been for a long time. After taking Marion to her home in the Bronx he went to his lodging fully convinced that he loved her. And although the realization at length brought him pain, it was not strong enough to smother his happiness.

On his way to the office next morning he saw a familiar face, and his blood seemed suddenly to turn cold. The man was an old customer of the X—Bank, Toronto; Howat had waited on him often. Their eyes met, but the Toronto man showed no signs of recognition.

During the morning's duties Marion whispered to the assistant book-keeper that he looked ill. The tone in which she spoke caused his heart to throb sickeningly. Then, with the strange suddenness of a soul-reaction, there flashed upon his mind a great light in which he saw hope—and more. The light burned searchingly, and in its refining flare he saw the necessity for repentance.

The vision staggered him, but he thrilled with the joy of it, all day; and in the evening he prayed—something new for him.

He had set himself a task. He could not undo what had been done, but he could partially atone for it. He resolved to pay back the thousand dollars he had stolen! He would save up and add to what he already had in the bank, and when there was enough he would send a draft for the full amount to his old bank's guarantee company in Montreal, where all X—— Bank employees were insured. The company that had made good his defalcation need not know from whence the money came—indeed, they must not know. But they would have it back, and that was almost more than justice demanded.

His resolution working, Howat felt greatly relieved. It would take him six months more to save the money he needed, but he faced the work and the sacrifice without a whimper, knowing he had brought this punishment upon himself. He would need to live on eight dollars a week; but he knew, now, that he could do it, no matter how hard it might be.

The assistant book-keeper let Marion, to some extent, into his confidence. He told her that he had

a debt to discharge and that he could not take her out for a long time, but that he liked her company and wanted to call on her. She proved that she understood and appreciated his friendship. He was introduced to her parents, to whom he volunteered the information that he was an orphan from Chicago, and before long a certain little flat in the Bronx was like home to him.

Spring had its natural effect upon the penitent man and the serious-minded young girl. They grew out of their friendship as naturally as the buds grew out of trees. They confessed things to each other.

In his striving to save money and atone for a sin, Howat lost his superficial fear. He saw wherein he had changed—and it was not alone the moustache and glasses that made him look thirty at twenty-five. Old friends would scarcely recognize him now, even if he spoke to them; and those friends were not at all likely to visit New York. He had nothing to fear—from without. The fear within—that was another matter.

Midsummer found him in possession of a thousand dollars. Before the interest was added he drew it from the bank—ten one-hundred-dollar notes. He would buy a draft at some other bank, where he was not known, and give a highly fictitious name. Better still—he would go to Philadelphia for the draft; then there would be absolutely no chance of his ever being traced.

The book-keeper got a day's leave of absence from work and caught a local train at the Pennsylvania Station. Folding his arms, to protect an inside

pocket, he sat back in his seat, and closed his eyes to keep out the flying cinders. The heavy summer air blowing warm through the open windows as the train made speed made him drowsy and gradually he fell asleep. When he awakened his hand went swiftly to his inside coat-pocket—then he glanced around to make sure no one had observed the impulsive movement.

The train filled up at Newark and he was obliged to share his seat. The wind still blew warm through the windows. He dozed, slept—and awakened to find his money and his fellow-passenger gone.

Among the crowds that ferried across from Jersey City to New York that night were two men who had sat together in a train seat earlier in the day. Both of them had worn a moustache then, but only one did now—B. M. Howat, formerly of the X—Bank, Toronto.

Worn-looking, despairing, Howat stumbled into his little room on Twenty-Second Street and lay undressed upon the bed. For a long while he could not think. He was in a species of nightmare. There were moments when he could scarcely convince himself that he was not on a train along the banks of the Hudson.

With a thousand dollars of stolen money in his pocket between Albany and New York he had felt keenly the injustice done him. He had thought not of his own crime but of the crimes of those he called "the oppressors." But now, with the situation reversed, he felt nothing but remorse. The only thief that troubled him was himself.

His brain at length began to move. He saw, before him in the darkness, the man he had been. The seriousness of his crime grew and grew. He had not stolen a thousand dollars; he had stolen the fruits of a year's labor. No matter whose the money, it represented fifty weeks of toil on a wage of twenty dollars a week. He, B. M. Howat, had virtually condemned some fellow creature to work a year for him without pay, without food. It was like murder.

For a moment, in his meditation, his old hatred against the bank had come back—but not because of its maltreatment of himself. He was unworthy of anything better. But others—how sinfully had they been treated! How many weeks, how many years, in the aggregate, had the oppressors forced their slaves to work without reward? Viewed from the new plane of life to which Howat had climbed through suffering, this sin of the oppressors looked infinite. But always he came back to the sin he himself had been guilty of; and when his strength was well spent he broke down and cried.

Two years—and they are easily written—had gone. J. S. Short was now head book-keeper with his company, and Marion Hessian was still by his side—though not at the office. In March he had sent a draft for one thousand dollars to Montreal. Now it was August.

On the back veranda of their inexpensive Bronx flat they sat together in the face of a hazy evening sun.

"Jack," she said, ruffling his hair, "what do you mean by getting grey like this?"

"I suppose," he smiled, "it's a sign of the cares and uncertainties of life."

She stroked the grey hairs.

"I like them," she said. "But what cares and uncertainties are there in *your* life?"

"You," he answered.

She smiled, half seriously.

"You look tired to-night, boy," she said, after regarding him in silence for a while.

He took her hand.

"Marion," he said, "there's something I've never told you. It's about my health."

Her eyes were wide-open.

"Sometimes—oh, once in a long while," he continued, "I see an expression in people's faces that makes me feel queer. It must have something to do with the mind."

Marion laughed skeptically at this, and asked him, with poor gravity:

"Did you see one to-day that frightened you, dear?"

"Yes," he answered, "I did."

But, of itself, his face smiled.

She called him a humorist and other things even more desirable. Then, as he answered the love and faith in her eyes, he swore to himself, for the thousandth time, that she should never be permitted to share his hell.

The Genius of Agaz

RIGHT on the start let me apologize for ever having written anything, and assure those who have never read what I did write that when this story is done I shall write no more.

When the circumstances are fully known, I expect everybody's sympathy, including that of the offender.

She was the most charming creature that, in my recollection, had ever passed through Agaz. That was saying something, too, for in those days Agaz was one of the prettiest spots in the Selkirks; the express trains stopped for fifteen minutes both to and from Vancouver, and no passenger ever kept his, or her, seat.

Except for the station platform, though, there was not much to the town. I don't know who suggested starting a branch of our bank there. Once having opened up, of course, it was impossible to back out. Well, I was there as part of the bank's bluff.

My business consisted chiefly in refusing to loan money to bad business men, and tearing off the outside layers of a day-calendar. When I wasn't working I was reading books and eating Okanagan apples in my cage. Before and after hours I spent at the depot, where I endeavored to give the impression that I was in Agaz for my health, and preferred it to Banff or Laggan. The engineers, conductors and

porters all got to know me. Even drummers acquired the habit of grinning when they passed me. Once I heard one of them remark to another: "Guess he's the town clerk."

Of course these things were all in a day's work, something that needed adding to.

I was introduced to Agaz in midwinter, when the world in those parts looked like a big snowball. Man and beast were wintering. Even the trains seemed to wear moccasins, they glided along so nimbly and silently. Snow and quiet were omnipresent. (I am not proud of my vocabulary: it helped lead me astray.)

I don't think it is an exaggeration to say that I read every book in town before spring. And as most of them were novels, April found me full of romance. The reclusive life I led may have had something to do with my state of mind, too. Anyway, the first robin had nothing on me when it came to whistling love-songs.

Was it not unfortunate that the feminine cause of a three years' folly should appear on the scene just at this time? I refer to the woman whom I have called the "offender," and to the literary (?) paroxysm I had.

But really, she was quite an enchantress. Even now, in the sanity of a chronic sentimental reaction, I see her beauty and confess it; I pin a ribbon on her, in spite of all she did to me, and crown her queen of Agaz.

Don't laugh; there were princesses in that little

village. One of them would certainly have become a bankclerk's wife—somewhere between middle and old age—had it not been for that fifteen minutes' vision of mine, in an April sun, on Agaz depot platform.

I stood where she would have to pass me in her walk, to and fro, but pretended she did not exist, so far as I was concerned. At last I felt her eyes, and when I looked she was smiling. A moment later she boarded the train. As it pulled out she waved to me from the observation platform, but I was so weak from excitement that I couldn't get my handkerchief out to wave back. Such is the effect of a siren's smile on a novel-soaked, side-station bankclerk.

Probably I had better leave others out of it—not be so general in my remarks. Any of my fellow-bankers might have been just as asinine as I was up to the point where this woman vanished around a curve; but that they would have made her disappearance the starting-point for a three years' trance, even I have not the imagination to conceive.

When she had gone, so had the mountains and the valleys. Only the clouds remained, and in one of these I took up my abode.

See me sitting in my cage, scribbling. It is after three o'clock and I ought to be out admiring the blue haze in the valleys, or any of the myriad beauty-phenomena of spring in the Selkirks; but I am in a dull, stuffy iron pen, incarcerated by my own volition, doomed to a term of three years.

If I had only been in New York, in an attic on East Broadway or Cherry Street, and had I looked

even remotely like a literary character, the folly of it would not now be so apparent. But here I was, a bank teller with short hair and a tweed suit, in the most charming natural environment imaginable, with money enough to live on and sought by friends both princely and princessly—condemning myself to a dry-rot existence, just because the Vancouver Express had carried one passenger too many.

It would be a waste of words to confess that my effusions were, from the very first line scribbled, all about *her*. What I can't quite understand now is, how was writing about her going to help? I think the question did arise for an instant even then, but I was so busy transfiguring her I hadn't time to discuss it.

First it was poetry. Have compassion on the poor ass of Agaz and call it poetry. The following is a sample thereof:

"Mountains mountains piled with snow
Where did she my dream-girl go?
Tell me not thou dost not know
For 'twill grieve my spirit so!"

Note the punctuation. Every verse had to have either an interrogation or an exclamation mark. The expression of true feeling required them, sometimes both of them at once, one behind the other.

The versifying fever lasted all spring, but died down a little during the heat of summer. The short-story stage showed signs of developing. Although I am freer from an alliterative style than I was, I must confess that in plots I was stronger then than I am

now. Of course that is neither here nor there, since this is my last effort. (This last sentence is what we call "fill-in" matter; written merely for the purpose of taking up space worth anywhere from a mill a word, up.) But my first plot was certainly strong. The story was eight thousand words long and every paragraph witnessed a new stunt on the part of the hero, who finally got killed. The last editor I sent the manuscript to—or it may have been one of his assistants—wrote on the "non-available" slip: "Glad you finished him," meaning the hero. I knew what I was doing.

Early autumn wakened again the poetic muse. I sang of my Dream, of course, who, I've omitted to state, was the cause of many heroic deaths in a bundle of MSS. I had her sitting on some pretty hard mountain-peaks, too—probably as punishment for her murderous tendencies. But the mellow sunlight was particularly kind to her; and the Pacific winds did little else but play with her hair.

Meanwhile my manager was criticising me for the way I neglected the calendar. I would leave it untouched for a week, to save time, and tear off seven days in a bunch. There was method in my negligence, however: I figured that for every day torn off I ought to turn out (if I were trying to be literary I would here pun on the expression "tear off") a story or poem, and when the calendar got ahead of me it worried my genius. As for the typewriting of my "stuff"—and the word must not be taken in its professional sense—I pounded it out myself with two fingers on the office typewriter.

In looking backward, I can't help being proud of the work I did on that old machine. If it were placed before me now, by some magic, I'm sure I should crook a pair of fingers and fix my eyes on the keys. It was a great murderer of time and the English language, that typewriter; but I wish a thousand dollars would buy me another like it—one that would cure me of one or two remaining illusions as thoroughly as it cured me of my first.

The time came when Agaz society tired of inviting the bankclerk who always declined.

"You've certainly given the office a busy reputation," hinted the manager to me one day.

"Fine," I laughed.

I laughed because I was glad he took my conduct philosophically and had sense enough not to interfere. My mind was made up, I was going to be a great writer, and any of his meddling would only have started trouble, which I was happy to avoid.

The second April of my sojourn in the little mountain village witnessed quite a change in me. I was no longer the loiterer whom drummers knew and porters hailed. My visits to the station grew less frequent and more businesslike. Whenever the muse whispered to me that probably *she* would pass through to-day, I stood sentry on the platform. But, although my sincerest sighs invariably followed the last coach of the train, I always went bravely back to my dream in the cage.

Poetry, short stories, long stories. Every little square in the metal-work of that old cage represents a pad of memorandum-paper burnt up in the fires

of my imagination. I groan at thought of the mechanical labor alone; but when I allow myself to think of the brainstorm, the grinding of wheels, the spilling of grey matter, that preceded each impossible plot and the working out thereof, my grief is too profound for groans.

Why should I dwell on this torture? Why not pass along and just say: "Three years went by, during which I wrote millions of things"? Well, you see, dear illiterate reader (ordinarily I wouldn't presume to address you, but remember, I'm no longer literary), my climax would come too soon. There is really very little to this last of my plots, you know, and I've got to make you believe that a whole lot of fill-in is essential to the story. Then again, you may not readily believe that any man could be fool enough to write for three years about a woman whom he had seen only once and never approached. If I drag you through those three years you are bound to be impressed with the truth of what I tell, and will doubtless feel as badly as I did myself in Stanley Park, Vancouver.

Of course I varied my writings a little; and here is a lamentable fact. In a period of revulsion from sentiment I prepared an article on Agaz, which I sent with photographs to a Vancouver paper. To my surprise it was accepted and I got a cheque for ten dollars. For the first five minutes of my exultation at receiving the money I was in a fever to be a great article writer, even a newspaper man. I might have been mad enough to follow my notion up had not a couple of circulation men put in an appearance at

Agaz, bent on securing subscriptions on the strength, not of my article, but of its publication in their paper.

"Journalism!" said I to myself. "A rotten game! I'll stick to Literature, with a capital L."

And so I went back to my dream.

In process of time I got hold of the idea that my stories and poems were too ordinary; too true to life, in other words. They were not fairy-like enough. If I would do myself justice I must launch out. There were plenty of men writing about the mean things of everyday life; if I would be different from them I must get away from the beaten track. Newspapers—pooh!

"Why," I reflected, "just look at that incident of the Pullman coach. Who but a genius would have taken fire from the spark in that fair creature's eye? Many men would have coveted it, as they coveted diamonds, but who but an artist, a man above the common plane of humdrum life, would be inspired by it for months, and driven by its electric force through a trunkful of stationery?"

I had my cue. I was different from other men, and so must my writings be. I got up in the air. (The best of writers nowadays use slang.) The passenger-lady, needless to say, came with me. We explored the heavens. Even the peaks of the Rockies became poor common earth to us.

In this frame of mind I wrote. For weeks at a time I would even refuse to submit my effusions; then when they came back I would rave about the journalization of literature. Finally I made a mad vow to submit nothing in future. I kept it for ten

months. At the end of the time I took a trip to Vancouver—my first—with a suitcase full of manuscripts.

I landed in the Coast city on a Saturday night. After registering at a hotel I drifted up Hastings Street and enjoyed the novelty of being alone in the strange, cosmopolitan crowds. Now and then I caught myself turning round to look at a face that resembled, faintly, that of my dream-girl. Was it possible that she was here? No, the thought was entirely too mundane. The only place for her was Honolulu or Formosa, where the flowers sang and the birds bloomed. I was satisfied to have her thus far-off—for her sake, my ideal's, and the muse's.

My genius must be all in all to me forever, as it had been for three years. All great writers, I had learned, reached this stage sooner or later. Only common imaginations got down to verbal intercourse, flirtation, proposals and marriage. No, I did not care to witness the annihilation of my dream—it had become the soul of me.

My thoughts were running in this same psychological channel next morning as I sauntered through Stanley Park. The beauty of that rugged and charming spot was entirely lost on me. I soared around with the gulls from the inlets. My woman of dreams, as such, was soaring with me. And well I remember, we were just on the point of saying a tragically romantic farewell—for the sake of the spirit of art—when my mortal eyes beheld, along the beach before me, against a background of Pacific waves—my ideal.

She approached with that familiar swing that had started my imagination vibrating back in Agaz. I could not, genius though I was, now persuade myself that it was anyone else. She came near: yes, it was she.

I stood up, for she was about to pass without looking at me, but I only succeeded in attracting the attention of her escort.

And here let me spoil the effect of my climax for the sake of philosophy. I am now obliged to be serious.

I saw, as by sudden inspiration, not only wherein I had failed, but wherein I must always fail as a writer: imaginings, my greatest stock in trade, were strangely uninteresting, unexciting, as compared with happenings. I should have started out with an event, a certain fact, like the one before me, instead of a chance smile, which may not have been for me after all.

True, I might begin all over again. But that would necessitate a return trip over the hard path on which I had been misguidedly journeying for three years. It looked like too great a stretch for me: the trip back to Agaz and the bank was much shorter.

My princesses, all of them, were married by this time, of course; but the mountains were still there.

The woman's eyes did meet mine then, for an instant. But she failed to recognize me. Neither did she smile. No doubt she considered me less handsome than her escort. He certainly was a good-looking Chinaman.

Scandalizing Cornhill Society

"I UNDERSTAND they're pouring tea at Mrs. Costen's to-morrow night," said Wandress, the teller, "and you and I, Judge, may expect a fiddler's bid."

"Judge" Dyson helped himself to another glass of ale.

"Here's hoping they spill it," he said.

The teller and the ledger-keeper, Burton and Mace, from the bank across the street, were being entertained in the back office of the L—— Bank by the two senior clerks of the latter; and counting on their ability to keep one eye on the front door, the boys had ordered a few bottles of something.

"I suppose you'll have to go," remarked Burton, referring to the tea-pouring.

"Oh, yes," said Wandress. "Someone will likely come around about noon to-morrow with a note from J.J.'s wife and we'll smile and express our delight."

Mace stopped shuffling a pack of cards to observe: "Miss Ethel's sort of got a sinker on Gerald Keene's line, hasn't she?"

"Sh-h!" said Dyson, holding up a finger, which he also used to indicate that it was time the rummy game had commenced; "don't make such awful guesses as that about our renowned ledger-keeper and the fair daughter of our manager."

The table they were using was too small to accom-

moderate more than one bottle of ale and one glass; the other bottles and glasses were placed on the floor at the feet of the guests. The game commenced, and was a signal for the usual gossip of a small-town bank office. Dyson hardly spoke at all for the first quarter of an hour, but on receiving a hand containing two jacks, a queen and a king, he declared that the conversation bored him—and began at once to perpetuate it.

"This village society talk," he said, "makes me think what a nasty disposition I've got."

That was cue enough for the others. They knew the accountant's attitude toward human vanities and sentiment, and took great delight in leading him on. Dyson was a city-bred man; had been quite a fellow for seeing all there was to see, and, although he seldom talked about it, was constantly betraying an ambition to see more. It was plain to those who knew him, therefore, that an accountancy at Cornhill, a town of fifteen hundred people a hundred miles from Montreal, was not exactly to his taste.

Burton winked at Wandress.

"What are they going to do," he asked, "if they don't spread themselves a little? If it wasn't for society this town would be impossible."

Dyson grunted.

"I suppose as it stands you'd only call it improbable."

Mace suppressed a smile.

"I think myself, Judge," he observed, "that Cornhill doesn't do badly for a place its size—"

"It's got most of them beat," added Wandress, laying down three consecutive diamonds.

The accountant threw another face-card into the discards, and took the cigar from his mouth.

"Say, this burg is bad enough without boosting it. And I'd let it go at that if it wasn't for the bunch of social monstrosities that run it. But by Jupiter! I just sit still and sizzle when these two-centers talk about pouring tea and—Hey! what are you doing there with that ace?—you've played it high."

The other three kicked one another understandingly, beneath the table, and kept up the social talk.

"I don't think I ever enjoyed a dance," declared Burton, "like the last one Miss Costen gave. She's a good tango artist, that girl."

Dyson looked up in a comical way.

"Little Ethel's got as much idea of the tango as a duck has—"

"Of the turkey-trot," interjected Wandress.

"Worse," continued the accountant. "Why, that girl would get the hook in a public school entertainment. And she fancies she's some kind of a Gaby Deslys."

While Wandress poured some more ale into the speaker's glass, Mace spoke up:

"You seem to forget she's your manager's daughter."

"And Gerald's sweetheart," said Burton.

"That's partly what's wrong with her," rejoined Dyson. "The remainder of her insanity can be

charged to Cornhill's four hundred. But speaking of nuts," the accountant went on, "our illustrious ledger-keeper is a sample of village aristocracy. He's been to Ottawa a couple of times and walked past the Chateau with his mother, and that, along with his dissolute deportment in the lemonade circles of Cornhill's fast set, makes him the local bear. To little Ethel that boy is bear from head to foot. She can fairly see him climbing a tree and tearing off the bark with his claws."

Burton's face was red and the others were laughing outright. The ale that was affecting Dyson had begun to act all around.

"I always thought Keene was a pretty decent sort of guy," said Mace, in a tone of surprise, "and his old man's certainly got the coin."

"Ha ha!" the accountant didn't laugh, "I suppose he's got a couple of second mortgages and a lien on somebody's woodshed. That makes a man rich up here. Do you know what I saw that old fellow do?—buy cheese instead of cold meat at Hunt's, after finding that it would be a lot cheaper. And it was for the sandwiches that tempted us bank chumps out to his wife's evening that night. I think there was gunpowder in the one I got, and I found a lead shot in the centre. If you'll remember, that was the night Miss Costen sang 'Love Me or I Die,' and while we were wondering why she didn't the Cockney stable-boy shouted through the window: 'Mr. Keene, your cow's sick.'"

The accountant got laughing himself at last, and

they were all drinking to the health of Cornhill society when a key turned in the front door and the ledger-keeper entered. There was a scramble in the back of the office, during which a glass was broken and a bottle of ale upset. When Gerald arrived on the scene an ace and a jack of clubs were floating around in a puddle on the floor, and a king, queen and nine were staring at him from the chairs. But he paid no attention to this near royal flush—he was looking around for the fell actors in the play.

Discovering that it was the ledger-keeper and not the manager—who was supposed to be in Montreal, but who might have unexpectedly returned—the boys emerged, one by one, from hiding. Keene was leaning against a desk. Ignoring him entirely, Dyson motioned the boys to sit down and resume their game.

"All's well so far," he said; "whose deal is it?"

Wandress looked up at the ledger-keeper and grinned.

"Come on, Jerry," he invited, "and have a little game—it's rummy."

"Certainly is," replied Keene, coldly. "No, thanks."

"What's rummy?" asked the accountant, with his eyes on the game.

"Turning the office into a bar-room," answered Gerald.

The players joined in a loud laugh, after which the ledger-keeper left them.

"He'll report it," said Wandress, casually.

Dyson looked up this time.

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"Think so?"

"Sure," answered the teller; "it wouldn't be anything new for him."

"Do you mean to tell me," said the accountant, laying down his hand, "that that kid would have the nerve to go and welch on a little family gathering like this?"

"He certainly would," replied Wandress, decisively; "and the chief would believe him. We got the deuce once before merely for throwing a few peanut shells around. But cards and booze—oh, oh, Delphine! you can imagine how they'd strike J.J."

"Yes, I know," said Dyson; "but Keene's not that much of a boob."

Burton "rummied" the speaker, and participated in the gossip about the ledger-keeper.

"You know, Judge," he said, "Jerry's got a reputation around town. He's the high chief scandal-bearer among the smart set, and I imagine a nice little chat with your manager would be right in his line."

Dyson mangled a cigar-stub, and the words that escaped him sounded as if they had been ground out.

"Well, this'd be his last tale," he chuckled, "and the very end of that."

An effort was made to drag the accountant into another social discussion, but it only drove him into silence. As a means of loosening his tongue the boys mentioned Montreal and the pleasures of city life, as each had pictured them—and Dyson warmed up to the subject.

"You're infants yet," he told them; "I'm going to take you all down for a time when I get to be general manager."

After allowing them to digest this remark he asked, suddenly:

"Did I ever tell you about the fun I had one night in the Francisian?"

"No," replied Wandress. "Go ahead."

"By Jove!" said the accountant, "I hate to make you feel bad, but if you ever saw anything in this town like I saw there that night every Cornhill male would go to the dogs. We called her Pansy, and I'll bet she was the pick of the garden."

Dyson hesitated and looked at the smoke of his cigar.

"Go on, go on," urged the boys.

"Brunette, you know," continued the accountant; "real brunette. And talk about dancing! She spun on that table of mine like a top."

"On the table!" cried Burton.

"Sure," laughed Dyson, "have you never heard of a cabaret? . . . Well, anyway, I copped her from a couple of Frenchmen who thought they had her fascinated."

"Was she French?" asked Mace, with interest.

"Nah," said Dyson—"Irish."

He had his hand out to draw a card when suddenly the village electricity failed and the lights went out.

"Wouldn't that—!" he exclaimed; "don't knock over my ale!"

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"Did anything like this ever happen to you in Montreal?" asked Wandress, laughingly.

"Yes," replied Dyson, "in the cabaret I was just telling you about."

In a few minutes the merry makers discovered that the Cornhill lights had not gone out of themselves but had been turned off for the night. It was twelve o'clock p.m.

Next day, shortly before noon, Miss Costen entered the L—— Bank, as it had been prophesied someone would, and passed around some invitations. She stopped a moment to chat with the ledger-keeper. Wandress overheard their conversation.

"Gerald," she said, "father telegraphed that he won't be back till day after to-morrow, but an old ladies-college chum of mine is coming in on the noon train and I'm going up to meet her. By the way, I'm anxious to have you know Lila; she'll be at my party to-night."

While Wandress and Dyson had their heads together Keene approached the accountant to inform him that Mr. Costen would not be back as soon as expected.

"Too bad to disappoint you," remarked the teller, giving the ledger-keeper an annoying look.

"What do you mean?" demanded Gerald.

"Well, you won't be able to report the blow-out until we've had another—at Ethel's."

There was no longer any white in Gerald's pink-and-white complexion.

"The news will keep," he said, and moved away.

Dyson rubbed the dust off his glasses.

"Do you think the kid's bluffing?" he asked.

"I don't know, Judge," was the answer.

Miss Costen's party was over. Four bar-keepers were sitting on the steps of the L—— Bank gazing rather idiotically up at the moon.

"Some feed all right," said Dyson, biting the end off a fresh cigar.

Burton regarded him earnestly.

"How can you talk about eats, Judge, with a queen like that on your mind?"

"Did you ever see such eyes?" asked Mace, presumably of the moon.

"And hair!" exclaimed Wandress.

"But, say, fellows," Dyson broke in, "there was nothing slow about the way that table was set. And those women——"

"Shut up," commanded Mace.

"Say, Judge," interrupted Burton, "are you the same guy that was slandering Cornhill society last evening?"

"What did I say?"

His friends laughed derisively.

"Beer hasn't that much effect on you," was Burton's opinion.

"But wherefore the change?" said Mace.

Wandress smote his knee.

"I've got him!" he cried. He might have caught a mosquito or a rat. "It's Miss Bowness—Lila.

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She makes things look different for Judge as she does for us. Eh, Judge?"

The accountant removed the cigar from his mouth preparatory to a long laugh.

"Pretty good guess," he admitted. "Boys," he whispered facetiously, "sit close. I'm about to confess myself."

They stopped looking at the moon.

"I'm converted to Cornhill," he went on. "This burg is all you claim for it. I will stake the society of Cornhill against that of any other hill in the world, including Parliament Hill. There is a beautiful democracy (there's a good word)—there is a beautiful democracy here," he repeated, "that you'll find nowhere else, outside the wickedest and worst of cities."

"Excuse me," said Burton, turning to Mace, "did you slip anything into his coffee?"

"Don't interrupt," repeated the orator. "I was making an assertion which I am about to prove. Did you notice her eyes?"

"Whose?" asked Mace—"Mrs. Costen's?"

"Be quiet," commanded Burton. "Go on, Judge."

"And the little hands?"

"Now you're on the scent," encouraged Wandress.

"And her dainty feet?" continued the accountant.

"And did you notice how high and gracefully she stepped over that grocer that fell in the dance?—That," he finished, in a whimsical voice, "comes from climbing up on tables."

The others were staring at him in disgust.

"In cabarets," he explained further.

They were ignoring him.

"Now, these things," he proceeded, undaunted, "are appreciated in Cornhill; and while Cornhill may not look like its name in spots, we must admit that the smart set can make good in a showdown, and act more royally than Government House itself."

Wandress suggested to Burton that they either move away from Dyson or take his cigar from him. Mace considered it best to simply change the subject.

"Our friend Gerald certainly shined up to her, eh?" he said, grinning.

"Yes," the accountant broke in, "which nicely lets us out on our spree of last night—if some of you fellows will only tell him that cabaret story I related to you."

There was something tangible about this remark that called for rational comment.

"How so?" ventured Wandress.

"Well," said Dyson, "when the village scandal-bearer realizes who his girl's chum is, he may want to monopolize the news, and if we threatened to publish it—"

"Are you talking about Miss Bowness?" Burton demanded to know, his spirit rising to defend her.

"I'm talking about Pansy," replied the accountant quickly; "same thing."

After a brief season of laughter and the reaction of silence therefrom, the word "liar" was used quite freely.

"Just a minute," said Dyson, "you're on the

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wrong tack. I may have a grudge against Cornhill society, but I'm not taking it out on an *innocent* girl."

Then they were compelled to believe. He offered ten dollars to the man who would call her Pansy in company.

Mace questioned the moon, Burton lit a cigarette, Wandress swore under his breath.

"Well, boys," said the accountant, rising, "I'm going home. You can stay up all night if you like."

Burton looked up at him, quite appealingly.

"Do you mean to tell me," said he, "that you can sleep after that?"

Dyson laughed with unusual enjoyment.

"Maybe," he replied, "—if I keep my mind off the drive we're going to have to-morrow night."

The Man Who Never Returned

"If I never come back," said Hull, waving a reckless farewell, "you'll know something has happened to me."

A few of the boys in the Z—— Bank, London, Ontario, took counsel together. It was the hour before supper; the hour that city bankclerks devote to cigarettes and balances.

"He's a funny one," observed Marshall, the fat, good-natured savings man. "Strikes off every summer the same way."

"I think he's trying to cover the globe," remarked a C man.

"Where's he bound for this time?" asked a junior, not realizing that he was enjoying an immense privilege already. However, it happened that the question was on the tongues of two or three others, and the "swipe's" impudence therefore did not provoke sarcasm or rebuke.

"Atlantic City, I think," said Marshall.

The C man whistled.

"Gad!" he exclaimed, "I wish I was drawing old Hull's thousand a year and was as free from relatives as he is. I'd take a trip to Mexico and fight—"

"Hasn't Mr. Hull got a home?" interrupted the junior, putting his wondering head again into the lion's mouth.

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The receiving-teller, a silent, unsmiling sort of chap, reached over and caught the indiscreet youth by the collar and without a word gave him a shot. Marshall's happy grin spread over his face.

"As a matter of fact," he said, "Hull is an orphan—but I don't think he likes people to know about it. His father and mother died several years ago."

"I wonder how old he is?" asked the C man, reflectively.

The receiving-teller looked at him comically.

"You'll be twice as old," he said, grouchyly, "before Atlantic City will be on your itinerary."

"I think he's about twenty-eight," answered Marshall.

"Anyway," interrupted the receiving-teller, "he's old enough to take care of himself among a string of bathing-skirts without our butting in. . . . Hey! Carter, how's your cash book?"

The Z—— Bank, London, was not so far away from Hull as he was from it. He sat on the sands, in front of the Board Walk, gazing upon what to him was the saddest and most beautiful scene in the world—a sunny ocean. At times the great waves bounding in one upon the other seemed like boisterous children of the sea, shouting and calling to the children of the land to join them in a frolic on the beach. At other times Hull likened the billows and the ripples to human emotions, sweeping in upon humanity from the Great Beyond; some mighty and others petty, but all inevitable and endless. Taken

all in all, the sea was more beautiful to him in its melancholia than in its palpable and irresistible joyfulness.

The people and the Board Walk? For the first day or two they did not exist for Hull. He was inland bred and always dreamed of adventures among far-off islands of the ocean, rather than of adventures in the woods and on the plains. To him the sea had always been the world of romance; it captured the mind and led it far and beyond the commonplace. Continents had certain finite possibilities, and were rather interesting in places; but exclusive little corners of the earth, scarcely boasting a name and accessible only after weeks of sailing on the blue—these were worth one's while. The Board Walk?—bah!

Hull was very much of a boy as he sat on the sands and talked to the breakers. The ten-year-old imagination came back to him and drove the workaday world into oblivion. Enchanted lands loomed up in mirage; strange and beautiful birds invited him to ensnare them; even bewitching creatures in maiden form beckoned to him. Sea and sky before him held a promise of marvellous joys, which were his as long as he kept his bathing-suit on.

Being not altogether insane, however, much of his delight was occasioned not so much by the illusion itself as by the realization that he could still have boyish dreams on a moment's notice. It was evidence of youth and a spirit of latent romance that must make his life a pleasure as long as the waves and the sky were blue.

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"Jove!" he murmured, "if I could only live on this coast!"

The Canadian bankclerk had never been to Atlantic City before, and so it took him a couple of days to discover that prices were high in the hotels not because of the sea-beach but because of the Board Walk. And the Board Walk was one thing that failed to entrance him. He got into conversation on the subject with an old gentleman who advised him to try Wildwood; the beach was just as good there and society was scarce.

"I'm quite a lot like yourself," said the old man; "I much prefer nature and quiet. A fellow doesn't need to come down here if he would chase butterflies—there are plenty of them inland. But my wife and daughter don't agree with my viewpoint, so here I am."

Without delay Hull took a train for Wildwood. He checked in at a hotel and decided to look around for a boarding-house. One glance at the beach assured him that here he would spend the rest of his two weeks' holidays; and since he was going to partake of the rich pleasures of sun and water for sixteen hours a day he could well afford to be moderate in the matter of eating and sleeping. Besides, there was not so much dressing done in the cottages as at the hotels.

The first thing to do, however, was to have a good plunge and a sun-bath. The world might stop revolving if it liked.

A figure passed Hull, as he sprawled on the beach,

that attracted his lazy attention. Had he not glimpsed her face it is not improbable that he would have closed his eyes after a mere glance; but instead of that, now, he opened them wide and stared after her. She was alone.

The surf was quite deserted. A few fat adults and children waddled and toddled nearby, but the day was too young for hotel guests and danced-out girls. The girl who had caused Hull to sit up was all the more conspicuous, therefore, in her pretty grace. She waded out far and then swam, and the farther she went the harder Hull stared. By and by he became uneasy and was drawn toward the water. He waded, for a while, his eyes fixed on the little bobbing rubber cap. But not being a hero exactly he turned around occasionally to estimate his chances of getting back to terra firma, in case Hercules should go down under Neptune. During one of these cowardly movements a gigantic wave filled his stomach with brine and entirely capsized him. At the same time the little rubber cap disappeared from view.

The land-lubber came up all right, but only to get another mouthful and lose his breath again. He gasped and snorted and made a wild stroke shoreward. Once more, in his excitement, he gulped down part of the ocean and this time he choked. He opened his mouth for air and got water. A wretched, suffocating sensation came over him and he stood, for a spell, dazedly awaiting his fate.

It came. A strong but small and gentle hand caught him under the arm and helped him jump an

enormous breaker. Before either sight or speech was possible a great quantity of salt water had to be emptied out of the nose, ears and mouth. During the process Hull felt himself being helped toward the shore, and was most thankful to his preserver. He was able to look at him, now, and express his—

But no, he was speechless again. The figure beside him was the one that had disrupted his dreams of elysian islands some fifteen minutes previously. She must have fairly sailed in upon the billows. In course of time he got hold of an exclamation.

The girl laughed.

"What happened?" she asked, and he looked at her in surprise.

"I don't know," he replied.

She had ceased to support him, and the distance between them was gradually increasing. The water was now only to their knees, but even so he glanced backward occasionally at the waves, which were still coming shoulder-high. The girl was moving away by degrees.

"Wait!" he cried, softly but insistently.

She stopped and looked inquiringly at him. He was fast regaining his self-possession. A smile gradually percolated through the salt in his system.

"Won't you sit down on the sand a few minutes?" he asked, humbly. "I promise to be as much a gentleman as we know how out our way."

His pronunciation of "how" and "out" could not have been lost on this girl who had herself used the word "haouw." He was a stranger in a strange

land, and this may have accounted for her unconventional deportment.

"I don't believe I am afraid of you," she said, and smiling sat down.

He covered his legs with sand, more to hide the shivers than anything else. But how about the blue lips?

"You're cold," she said; "and you're going to be sunburnt."

He laughed, recklessly he hoped.

"I'm fine," he replied, "thanks to your prowess as a swimmer. By the way, how did you come to notice me?"

"There weren't many out this morning," she returned, simply.

"Gee!" he said, "I didn't think it could be so hard to navigate out there. How did you manage it?"

She told him (nearly) how many summers she had spent in the surf, and he reciprocated by confessing himself a land-lubber of the most lubberly sort. He scratched his shoulder before they had been together long, and she begged him to go home and rub himself with cold cream. This reminded him that he was not yet settled. He admitted to her that he was not burdened with wealth and would appreciate a suggestion on the boarding-houses of the place. She referred him to one, which he found, later, quite to his taste.

Hull made it a point to inform the girl that he was alone at Wildwood and would be for a week and a half; but he thought it better not to say anything

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about further engagements. She must know that he was lonesome.

Then how about the mystic isles? Pooh! They did not exist that afternoon. Whether it was that the bankclerk's mind had been flooded with salt or that his heart had been coated with sugar, the visions perished. A new one came in their stead, however, and it was of such a character as to shine even in a cloud when the blue was overshadowed. And the blue *was* overshadowed—for two days.

Where was she? that was the question. Was she not esthetic enough to realize that there was no place like Wildwood beach? What on earth could take her elsewhere? Hull challenged the sky and the deep to answer him. When he went in the surf he beat it with his fists and defied it. Why had it brought him a mermaid at all, when it couldn't leave her?

But in spite of rain and much raging of human as well as divine elements the hours spent themselves, and brought her back at last. Hull was dozing in the sand as usual. She waved in answer to his salute, and ere long the conviction came to him that he needed another plunge. Noon found them comparing muscles in the water.

Again they loitered on the sands.

"Where have you been all this time?" he asked, frowning.

"I've been under the weather," she laughed.

He wanted to say something familiar. He had come to know her better in separation, it seemed to him, than would have been possible in association.

"I'm afraid I doubt you," he answered, eyeing her frankly.

She returned his gaze.

"I don't see why you should."

However, Hull noticed that she did not fail to put in an appearance the following day and the days after.

By Saturday they had learned considerable about each other. She called him "Canadian" and he called her "Fancy," because she had entered into his childish speculations as to what lay beyond all the horizons.

Her father, Mr. Morrow, and his wife, came down to Wildwood for the week-end, and stayed at the hotel where their daughter was staying—the place that had proved too expensive for the Canadian bankclerk. Saturday night Hull was surprised to receive a note by messenger at his boarding-house. The Morrows invited him to dine with them on Sunday.

He accepted. And he enjoyed the society of these new friends; the old gentleman, particularly, was an interesting conversationalist. After dinner Hull sat with him, over a cigar, and talked lightly of the business world. Mr. Morrow was a rubber manufacturer in Camden. He told of his rise from foreman to owner. Hull's business experience interested him, because it was so entirely different from his own. He seemed very curious, indeed, about the workings of a financial institution. After their first chat the bankclerk realized that, by reason of his connection with a Canadian bank, he had inspired the New

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Jersey manufacturer with a ridiculous awe. Mr. Morrow expressed great confidence in the strength and workings of British and Canadian banks, and thought the States could learn from them.

The pleasant day over, the manufacturer and his wife went back to Philadelphia. But the daughter remained in Wildwood. To Hull, this arrangement seemed almost too good to be a fact.

The brightest of all weeks began. Yet the Canadian grew less bright as the days advanced. True, he had her with him most of the time, but a teller's cage persisted in growing up on the horizon—the line he had been sailing beyond. Finally she asked him what was wrong, and he told her.

"Oh, yes," she said, absently, "your people."

He poured sand on her hand.

"No, not that," he replied, hesitatingly; "my people are dead—those I would have cared about."

She regarded him in wonderment but said nothing.

"It's just my position," he continued, slowly. "I'm no spring chicken, you know," he laughed, so that he shouldn't sound like a fool, "and wouldn't fit in anywhere like a kid. Strikes me, though, that I was born for these whitecaps to play with."

She smiled. He knew she was thinking of the day they met. Time passed.

Next morning Hull came down to the beach dressed for town. The girl was in for a plunge, but when he waved she came out to him.

"I suppose you're going back to Canada?" she

said, affecting unconcern. That her indifference was feigned he felt quite sure.

"Are you going to kiss me good-bye?" he laughed.

She turned up her nose.

"I don't kiss people," she replied, "for doing naughty things."

He took her hands, as if in farewell.

"Can you imagine me running away like this?" he asked.

"No," she said, without smiling.

"I'll be back at six o'clock to-night," he promised, and showed her a ticket for Philadelphia. "I'm going up on business."

It was seven before he returned, however. He donned his swimming clothes and met her on the sands. There was gloom in his countenance. Again she presumed to ask him what was wrong. He made a confession then—a double confession. He had been up to the city to interview some of the banks; he wanted to get a position where he could be near her—but positions were scarce.

She smiled at his seriousness.

"My dear boy," said she, "go up again; there are three more days in this week."

"How about you, though?" he asked, impulsively.

She tried to keep from laughing at him.

"I never met such a peculiar fellow," she declared.

Then they dashed into the surf.

Hull tried again and again to secure a bank position but received little encouragement. He could

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have got a job in Boston through one of the Philadelphia cashiers, but Boston was too far away.

He was packing up his things in the modest boarding-house late Saturday night when another note reached him from the Morrows. He went along with the messenger to decline this invitation in person, and explain that he had discovered he must catch a Sunday noon train for Canada if he would arrive home in time for duty on Monday.

Mr. Morrow waited until Hull had said good-bye to Mrs. Morrow and the girl, then smiling to himself took the bank clerk aside.

"What do you make up there?" he asked, bluntly.

It was at once clear to Hull why "Fancy" had urged him to try repeatedly for a position in Philadelphia: she was working up a case to present to her father. The realization, at first, humiliated the Canadian, but suddenly it occurred to him that he would be more of a coward in running away than in facing the opportunity, whatever it might be, which he now felt was coming, as it were, right out of the manufacturer's mouth.

He told Mr. Morrow what his London position was worth and something about prospects in the banking business.

"My dear man," said the manufacturer, "you're wasting time. How would you like to try the rubber business?"

The magnetic gaze of the big business man was upon him. Spiritually he rose to the strength of it.

"I'd give a great deal for such a chance," he answered.

Mr. Morrow smiled.

"I think you'll make good," he said, using the indicative mood.

"I'll *have* to," thought Hull; and the thought saved his pride.

Late Monday afternoon the boys of the Z—— Bank, London, Ontario, were reading a telegram addressed to the staff. It had come from some back-woods place in New Jersey.

"I knew that fellow would do something desperate some day," declared Marshall, his big, humorous face rather wild with excitement.

"Uncle Sam!" exclaimed a C man.

"He *said* he mightn't come back," cried the junior who had made himself objectionable two weeks previously.

The silent receiving-teller sighed and turned away from the group.

"Hey, you!" he called, addressing someone, "hurry up with those totals!"

Meanwhile (and bank totals no longer figured) where cicadas gossiped along the shore-line and the sea shouted and whispered in turns to the land, two familiar voices lent themselves to the sweet babel of nature.

"You have never told me how it happened," said she. "Why did you go out so far in the surf?"

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After taking time to think he replied:

"I wasn't used to the billows, you see."

She would not have it that way.

"When I've made good," he promised finally,
"I'll tell you many things."

She was appeased for a second.

"Will you take me beyond the horizon, oh, very often?" again she teased.

"I'll swim out and bring it in," he laughed.

There was a momentary pause in nature's music.

"And I have another favor to ask," the girl
whispered.

He inclined his ear—might as well begin doing it.

"Take me down to Atlantic to-morrow," she
coaxed. "I just love to perambulate up and down the
Board Walk! Don't you?"

"Can't deny that I do," was his reply.

A Drummer's Story

THEY tell me I should have been anything but what I am—a drummer; that the travelling life is too lonely for one of my melancholy turn of mind. But I don't agree with them. It strikes me that there is no better occupation for a person of my disposition and experience of life than the one I drifted into by chance. As to my melancholia—I know about it. I admit that the bright colors somehow escape me. But I think I have a certain sense of humor left, at that.

One of my reasons for following the vocation of a drummer is that I make friends everywhere, mostly by accident, and the majority of them are very interesting. It seems to me that those who drift about in the world are more ready to be human beings than the stay-at-homes.

But my chief reason for travelling is this: for fifteen years it has been my lot, and I don't believe I could make a success of any other kind of work now. There are some pretty bad points about the life, of course, but no worse, I presume, than about most other occupations. I have had many opportunities of comparing my mode of existence with that of others; but after looking into them all, I can't say that a single one of them looks better to me than my own.

This was not always the case, however. When I

was a youngster, just out of school, I had a hankering to enter a bank. And pretty well up to the present I have gazed through the railing of bank offices with a sort of envy and awe. It was only a year or so ago that I got entirely rid of my notion about banking.

I was in Kitscoon, Alberta; sitting in a cold, deserted hotel, as near the stove as possible, and thinking of my baby-girl back East. What was she doing to-night? Was she drawing pictures of me, or asking questions about her "mamma in heaven"? Knowing she was in good hands and that I was making money for her—far more than I could make off the road—I wasn't worrying about her; nor was I kicking at circumstances, *actly*; but I *did* feel lonesome. I tried to imagine myself living in a remote place like Kitscoon, with my daughter by me, and decided I could be happier like that than as things were. And then if her mother was living, I thought, even though we were shut in by the winters of Northern Alberta, how little else we would ask of the world!

My musing was interrupted by a cold blast of air through the side door of the hotel. I looked around to find out who was ventilating the place so liberally, and saw the door closing behind a young chap with a boyish face and rosy complexion. Taking my feet off the chair beside me, I invited him to come up and get warmed. He thanked me, in an old-country accent, and sat down.

"I got an ear nipped," he said, "just coming across the street from the bank."

His presence in Kitscoon was now explained. By and by I got into conversation with him on the subject of the banking life. He shook his head at my first question, and taking a long, heavy pipe from his pocket fitted it into that girlish mouth of his.

"By Jove!" said he, "it's awful. I've been in this place for three months and haven't been to a party or anything of the kind. All I've done has been to play cards and pool; and smoke."

He went on to tell me about the time he used to have in Ireland, where he had had some banking experience; of the jolly girls and the numerous gatherings of young people. His home was in the Killarney district. I asked him to describe it, and he did so in fine style. His face brightened as we talked, until I asked the question that brought him back to Kitscoon. The effect on him was like a chill.

"But isn't your work here pleasant?" I asked.

"Oh, yes, that part of it's all right," he replied, "and we can't complain about the money; but the long monotonous hours after work are terrible. If there were only a few girls to liven things up a bit—but there are only two, outside the hotel maids, and they're being married this month."

"Do you mean the hotel maids?" I asked, in fun. He laughed.

"Oh, them," he said, "they're nothing but a couple of fight promoters. Why, our accountant's going around with a black eye a homesteader gave him, over the head of one of those maids."

"Rivalry, eh?"

"I suppose so. But Bob's a big, husky fellow and doesn't mind a smash now and then to take off the monotony. Says he gets sick of talking to bohunks, and even a dining-room girl has a pleasing effect to the eye when a fellow's been locked up in Kitscoon for months."

The young chap amused me. I got him going about the town and at last he confessed that he was afraid he couldn't stand it much longer. He admitted there was nothing for him back in Ireland half as good as his present bank position; but said, seriously, that there was no danger of his going crazy in the old land, as there was here.

While he relieved himself of a lot that was on his mind, I was comparing my job with his. I tried to imagine myself in his shoes—but they pinched my feet and made them extremely cold. His lot was certainly worse than mine. Of course, there was the salary—being a teller he must draw about what I did myself, maybe more; and being a single man he ought to save a lot in Kitscoon. I liked him well enough to give him a little fatherly advice.

"My boy," I said, "you're looking on the blue side. Now just make up your mind that you're going to stay here, say for twelve months. Put away half your salary and at the end of the year invest it."

He shook his head gloomily. I saw that he was pretty homesick. I had been there myself a few times, and it was no cinch. But to be homesick for the Killarney Lakes—and away out on the Alberta

prairie—must be fierce. Maybe my advice was too hard and businesslike.

"I'll tell you, then," said I, "what to do. Save up until next fall, before taking a trip home. Don't quit your job—get a leave of absence; then you can come back if you like. If you quit now they'll think back home that you've fallen down."

"That's it," he agreed, his Irish-blue eyes sparkling. "I don't want them to think me a failure."

Now I consider myself a salesman as well as a traveller, and I think I know when to press a point. I had him on the fence and it was the moment for drawing him over.

"It will be tough pulling through the winter here," I went on, "but spring won't be long coming. Next summer you'll be able to get out, shoot gophers, ride, and play football. Then in the early fall there'll be the chickens and the wild fowl. Just before Christmas you can sail for the Emerald Isle."

He smiled.

"Forget the tough part," I urged. "We all have to put up with hardships, you know."

I got myself in earnest. He asked me about my own way of life and I told him of the wife I had lost while away on a trip. I couldn't even attend her funeral. Before I had finished telling the story my young Irish friend rubbed one eye, slyly, he thought. We shook hands before retiring that night, and he assured me I had made him feel ashamed of himself.

"I'll not only be here when you come back," he promised, "but will be looking forward to your visit."

And I'll have half my salary saved, too, or you can call me Davy."

His name was Dennis.

The next time I struck Kitscoon, Alberta, there was a boom on in the town. Oil had been discovered within the subdivision and people were flocking there from all over.

Sight of the station made me heart-sick; not because of the commotion, but because it was a station I had stopped at seven months before. Every dot on my itinerary affected me the same way this trip, and I don't think my feelings were unreasonable or over-sentimental.

After supper I sat in my room, as it was a warm night and the hotel downstairs was full. I had grown less fond of society, and taken to reading and reflecting. When my reflections made me too sad I read.

I had just settled down to a biographical story, of the kind that doesn't appeal to the average reader, when someone knocked on my door. I opened it—and my Irish friend, Dennis, stood there. I had actually forgotten what town he lived in, although I remembered the boy himself.

His presence brought back the conversation we had had one night the previous winter. In my mind I ran over the experiences I had gone through since then, and he must have read their effect in my face.

"You don't look so fresh as you did," he remarked; and I said something about old age and the cares of the world.

"But how goes it with yourself?" I asked him, trying to forget myself.

"Great!" he said. "I've got half of the seven months' salary banked. When Christmas comes I'll be ready for the Atlantic."

He was full of the buoyancy I had known myself at his age.

"Glad to hear it," said I. "And with your surplus you can buy title to some of this booming town property and present your old dad and mother with the deed."

He looked surprised.

"I'm afraid," he answered, "that there won't be any surplus out of two hundred dollars."

"Two hundred!" I exclaimed.

"Yes—half of sixty a month for seven months. What did you think I got?"

I was ashamed to tell him—ashamed of my ignorance and of his position.

"It was a clerical error on my part," I replied. "Seemed years since I was here before."

He sighed a little.

"By Jove, it does!" he declared.

Time must have dragged to him all right, I thought; but if he could only trade places with me for a day or two! I thought of the weakness of youth, in all its strength; and wondered at the wisdom of the laws that govern mankind.

The boy was talking about Killarney, anticipating a thousand pleasures, and, in fact, making the world of his imagination worth living in. By degrees I got

him down to earth and at the proper moment dropped a hint about his return trip—especially the last ten miles of it.

There was a quick change in him. He took the long, heavy pipe from his mouth and looked at one of his boots. While he was in this negative state of mind I painted a picture more true to life than he had painted. Then I painted another, a brighter one, in colors that stand the wear and tear of the world.

"If you invest that two hundred dollars in Kitscoon at the present time," I said, "it will no doubt make you a thousand in one year. And with a thousand dollars in this new country you should soon become independent. Instead of going home and coming back alone, you could sail away with money enough to bring your parents and brothers back."

He said something about the dreary months.

"We all have them," I replied.

It was time for that evening tear of mine, I guess. It slipped out, anyway.

"Life's hard," I went on, pressing my point, "and only the strong win their way."

He held out for a while. His heart was set on that visit to Ireland. But I got a promise from him at last—to stick.

The thing that won him over was the story of my little girl's death. I don't often tell it. In my traveling now I try to forget it. I try to convince myself that she and her mamma are waiting for me to come in from a long trip. Maybe they are—who knows?

Bankclerks Organized

CONDITIONS in the modern business world continue to make it more and more difficult for the "man without means" to live. He may *exist*—earn enough money to pay for clothes, food and other bare necessities of life—but he cannot invest in a home, marry, and build for the future.

Why? Because there is no profit in his labors? Because his employer cannot afford to adequately remunerate him? No, this is not the reason. The true answer is: because his employer does not *have to* pay him a "living" wage.

The ethics of the business world seem to be these:

- (1) Make as much money as possible.
- (2) Sentiment must not interfere with the making of this money.
- (3) What a business man does, within the law, is "right."
- (4) Failure, only, is "wrong."

Where does the victim of this code of business ethics come in? He stays out. He is not taken into consideration at all. (See Clause 2.) Why cannot the individual employee of a corporation honoring this code demand his rights? He can, but he doesn't get them. His policy is contrary to that of the big business man, therefore it is wrong (see Clauses 3 and 4), and should be ignored.

What, then, is the "little" man going to do about it? Answer: take a lesson from the "big" man. How does the latter handle a man as big as himself? Does he not use commercial coercion rather than sentimental appeal?

But how is the little man, as such, going to force the big man to "do business"? He cannot do it. He must suddenly grow into a big man himself, by some means or other, and acquire something which the other big man needs.

This is the one argument for co-operation in business.

But why apply it to Canadian banks, a respectable and respected institution? We hear the question echoing from sea to sea. And who answers it?

The bankclerk. But his voice is weak, poor fellow!—he is afraid of losing his position. He merely whispers to his fellow-clerk, who passes the message along in whispers.

Even murmurs, though, when voiced by the multitude, create a sound of considerable volume. In the case of bankclerks it has already become almost a shout. Finally the public has turned its ear to try and make out the meaning of this noise. And the public is making it out.

But the public has a judicial mind. It reasons somewhat as follows:

"Bankclerks may bear a burden out of all proportion to the laws of human justice, but unless they do something about it themselves—something more than complaining—and convince us by actions rather than

words of their wrongs, they cannot expect us to take them seriously."

But how *can* bankclerks convince the people that certain fundamental reforms are required in the banking business, as it concerns the employee? By speaking as a body, in a business way, certainly. And that is only possible in organization.

Of course, we are told at this point that our entire argument is based upon the assumption that reforms *are* necessary. J. P. Buschlen says they are, but who is he? Merely a chronic kicker, bent on making a reputation for himself, and an ill one, at the bank's expense.

We plead guilty to the charge of insurrector, on the impulse, to save argument. But how about the three hundred Toronto bankmen who came out to the very first mass-meeting held, to discuss the salary question and other questions bearing upon the necessity for a cleric organization, and who unanimously endorsed the movement we have begun? (See Toronto papers, February 4th, 1914.)

There are, and always will be, apologists without number for the man of influence and the powerful concern, but the world is not overflowing with men who will, for the sake of principle and necessary reform, face the big artillery that has a reputation for never missing. This simple fact may account for the noise we hear in certain quarters, both in and out of the bank, just now. This sort of opposition we must expect.

However, when the public sees thousands of bank-

clerks striving as one man to better the conditions of labor operative in the banks, it will heartily support our association; and we will deserve its support, for we will have taken a step in the direction of a more equal distribution of wealth—an economic necessity that modern industrial conditions are forcing upon the world's consideration more insistently every day.

"But even though your association is superficially successful," we are told, "any attempt to interfere with the men who run the banks must result in failure. You cannot dictate to The Canadian Bankers' Association. Moreover, you are up against the 'Law of Supply and Demand,' which must always determine salaries."

To which our reply is:

(1) We do not intend to "interfere" with the banks. "Arbitrate" is the word to use. As individuals we are helpless, we cannot say a word in defence of our views; but as an association we shall be able to talk face to face with general managers, as one business man talks to another. As an association we shall insist on our rights: as individuals the best we can do is beg—and all the world knows how financiers treat beggars.

(2) The members of the Canadian Bankers' Association are business men. As such they will be glad to discuss good business with anybody or any body—even the representatives of a bankclerks' association.

(3) The "Law of Supply and Demand" argument, which is extolled as something immutable, has long been used to frighten the ignorant; but we are

neither frightened nor deceived by it. In fact, we are so foolhardy as to demand the right to annul this "law," which influence and wealth has enforced, and to help establish a better one—a law that will include *us* in its privileges. No industrial condition that fosters special privilege—that, for instance, of paying employees barely what they can exist on—and ignores the right of thousands to "live," is tenable "law."

"But supposing you do effect a substantial increase in the salaries of bank employees," again comes the apologist's voice, "can't you see that the business will be favored by outside clerks who will immediately swoop down on you and drive you out?"

Here again is evidenced the apologist's desperate attempt to scare. He keeps overlooking the fact that the banks are going to take us associated bankclerks into their confidence; when we merit their "business" respect—that is, when we show them that we are capable of taking care of ourselves—they will talk to us as though we were business men, instead of treating us like menservants. They will discuss with us both their affairs and our own. There will be mutual understanding.

It must be borne in mind, too, that an association of bankclerks is going to raise the status of the individual. As he stands, he is not easily replaced, because he possesses a technical knowledge not to be picked up in a few months; he is more or less of a specialist. And with the self-confidence an association of his fellows will give him, he will become as necessary to the bank as the bank is to him.

Far from suffering an invasion of "barbarians" into our ranks, we shall probably set railroad and other clerks an example in co-operation. Why should not all clerks be protected against the dangers of modern business economy. Are they not, on the whole, as dependent upon "chance" as mechanics or laborers?

"But," it is urged, "bankclerks are not specialists; they are not skilled workers, and therefore cannot be successfully organized."

What are they if not "specialists"? Conditions in Canadian banks are peculiarly favorable to union. (This word "union" frightens a great many. It seems to associate itself with the word "strikes." But there would be no such thing as a strike among united bankmen. They are only after a "living" salary, and the banks are ready to grant that as soon as we qualify, as a body, for it. The mere fact of our organizing will automatically and universally raise salaries. The price of our "stock"—cleric labor—will go up in the market, and we will stand back wondering at it.) The Canadian banking business is uniform throughout, and Canadian bankclerks are closely inter-associated: here are two good reasons why our association must be successful.

One of the apologist's favorite tactics is to belittle the bankclerk. The banks themselves pursue this policy. Result, we are quoted low in the market. To such an extent is this the case that even our inferiors (speaking in a business sense only) have come to regard us as more or less of "a hiss and a by-word." This sort of thing is nauseating to the independent.

spirited; and the majority of bankmen are that. Those who know them best have described them as "a game bunch of fellows."

Our friends, the Financiers, are going to try to frighten us bankclerks with sophisticated "reasoning"; they will endeavor to impress us with a sense of their wisdom and experience as against our own ignorance and inexperience; they will try to make us believe that the ideals for which we strive are vain little dreams, and cannot be realized in a material environment—that they have often been tried without success. But, my bankclerk friend, does the "big" business man listen to the eloquence of his rival and suffer himself to be deceived by it? No, he disregards it. He acts upon his own ideas, and ere long his rival expresses willingness to come half way. Comes arbitration—a principle which no power, financial or otherwise, is beyond. Witness world-nations to-day.

Our organization is going to work out successfully because we are only striving for our rights—that is, what we need to give us a place among men. A policy, like ours, that is founded upon human justice must be economically sound. Capitalists may bluster and bluff until we mistake their voices for the Last Trump, but this fact remains, nevertheless: "The laborer is worthy of his hire"; he is entitled to "live." And living includes not only food and clothes, but a home and a wife; yes, and a family if we want it.

In this connection we quote an editorial from

February 7th, 1914, issue of *The Toronto Saturday Night*:

"In view of the long-established rule that a Canadian bankclerk must be in receipt of a given salary before he can marry, and that if he does marry without being in receipt of this minimum, or can show a private income, which, together with the salary, makes up the required minimum, he is subject to dismissal, recent legislation passed by the Australian Parliament is interesting.

"The Australian Assembly recently approved of a new clause in the Criminal Code bill by which any person or corporation prohibiting, under threat of dismissal, the marrying of an employee over twenty-one years of age, will be liable to a fine of \$2,500, or three years' imprisonment. The clause is the outcome of evidence in the Arbitration Court that the Western Australian banks prohibit the marriage of clerks receiving under \$1,000 per annum.

"It is stated that a similar case to that mentioned above was tried before the South African courts, and later carried to the Privy Council, the bank involved losing right through. Who can tell what would happen in Canada should anyone take the initiative in a like case? At different times there have been dismissals from Canadian banks for a similar offence against bank rules and regulations, and it would be at least interesting to know whether or not the banks have all these years been acting illegally."

We may expect to be overwhelmed with suggestions and hints from those who consider themselves

wiser than a "collection of clerks"; but we have invented a means of ridding ourselves of these troublesome "agents"—a question:

In all its wisdom, and with all its solicitation for our welfare, what has Capital done for us, anyway?

Is it not time to give Co-operation a chance?

"But," the apologist stays with us until the last, "supposing things should come to a showdown; supposing the banks should absolutely refuse to listen to this association of yours, what would you do then? Tell me one definite act you might perform that would help bring the banks round."

How about publishing a schedule of salaries, covering all the banks, for the public to peruse? Our Publicity Department must not be overlooked. It will be a powerful factor in bringing about a better understanding between banker and bankclerk.

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